



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	36,359,396		14,770,656		51,130,052
2. Annuity considerations	25,903,188		32,577,660		58,480,848
3. Deposit-type contract funds		XXX	91,552,257	XXX	91,552,257
4. Other considerations			38,067,660		38,067,660
5. Totals (Sum of Lines 1 to 4)	62,262,584		176,968,233		239,230,817
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	792,732				792,732
6.2 Applied to pay renewal premiums	2,420,003				2,420,003
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,691,408				8,691,408
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,904,143				11,904,143
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	38,116				38,116
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	38,116				38,116
8. Grand Totals (Lines 6.5 plus 7.4)	11,942,259				11,942,259
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,166,985		1,818,521		11,985,506
10. Matured endowments	15,753				15,753
11. Annuity benefits	4,271,680		11,051,102		15,322,782
12. Surrender values and withdrawals for life contracts	22,690,393		12,445,055		35,135,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	160,273		5,239		165,512
15. Totals	37,305,084		25,319,917		62,625,001
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	34	1,554,231							34	1,554,231
17. Incurred during current year	279	9,852,226			9	1,823,760			288	11,675,986
Settled during current year:										
18.1 By payment in full	292	10,342,896			9	1,823,760			301	12,166,656
18.2 By payment on compromised claims										
18.3 Totals paid	292	10,342,896			9	1,823,760			301	12,166,656
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	292	10,342,896			9	1,823,760			301	12,166,656
19. Unpaid Dec. 31, current year (16+17-18.6)	21	1,063,561							21	1,063,561
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,847	3,436,850,393	(a)		101	1,122,051,190			12,948	4,558,901,583
21. Issued during year	1,441	791,613,281			12	54,665,275			1,453	846,278,556
22. Other changes to in force (Net)	(657)	(257,685,155)				(300,429)			(657)	(257,985,584)
23. In force December 31 of current year	13,631	3,970,778,519	(a)		113	1,176,416,036			13,744	5,147,194,555

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,741	2,741			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,743,552	4,856,138	248,276	1,818,524	2,303,906
25.2 Guaranteed renewable (b)	1,498,093	1,427,387		290,149	544,192
25.3 Non-renewable for stated reasons only (b)	71,636	73,336	3,749	5,677	33,269
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,313,281	6,356,861	252,025	2,114,350	2,881,367
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,316,022	6,359,602	252,025	2,114,350	2,881,367

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,748,014		16,381		1,764,395
2. Annuity considerations	1,529,077		3,338,076		4,867,153
3. Deposit-type contract funds		XXX	2,528,158	XXX	2,528,158
4. Other considerations			3,640,062		3,640,062
5. Totals (Sum of Lines 1 to 4)	3,277,091		9,522,677		12,799,768
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	100,111				100,111
6.2 Applied to pay renewal premiums	155,047				155,047
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	478,724				478,724
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	733,882				733,882
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,041				1,041
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,041				1,041
8. Grand Totals (Lines 6.5 plus 7.4)	734,923				734,923
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,278,280				1,278,280
10. Matured endowments					
11. Annuity benefits	1,068,860		207,485		1,276,345
12. Surrender values and withdrawals for life contracts	1,303,128		8,994,680		10,297,808
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	(335)				(335)
15. Totals	3,649,933		9,202,165		12,852,098
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	387,966							2	387,966
17. Incurred during current year	20	903,456							20	903,456
Settled during current year:										
18.1 By payment in full	19	1,277,945							19	1,277,945
18.2 By payment on compromised claims										
18.3 Totals paid	19	1,277,945							19	1,277,945
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	19	1,277,945							19	1,277,945
19. Unpaid Dec. 31, current year (16+17-18.6)	3	13,477							3	13,477
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	951	318,778,861	(a)		3	12,319,471			954	331,098,331
21. Issued during year	48	27,383,759							48	27,383,759
22. Other changes to in force (Net)	(31)	(4,567,199)				(6,674)			(31)	(4,573,874)
23. In force December 31 of current year	968	341,595,420	(a)		3	12,312,796			971	353,908,216

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	268,139	274,503	8,651	9,307	(6,938)
25.2 Guaranteed renewable (b)	40,716	38,206			72
25.3 Non-renewable for stated reasons only (b)	2,782	2,848	90	3,972	(14,618)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	311,637	315,557	8,741	13,279	(21,484)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	311,637	315,557	8,741	13,279	(21,484)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	56,187,421		2,370,854		58,558,275
2. Annuity considerations	40,633,165		28,437,606		69,070,771
3. Deposit-type contract funds		XXX	44,167,619	XXX	44,167,619
4. Other considerations			21,757,547		21,757,547
5. Totals (Sum of Lines 1 to 4)	96,820,586		96,733,626		193,554,212
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,481,889				1,481,889
6.2 Applied to pay renewal premiums	4,668,792				4,668,792
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,560,627				17,560,627
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,711,308				23,711,308
Annuities:					
7.1 Paid in cash or left on deposit	2				2
7.2 Applied to provide paid-up annuities	53,640				53,640
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	53,642				53,642
8. Grand Totals (Lines 6.5 plus 7.4)	23,764,950				23,764,950
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,276,363		2,272,894		26,549,257
10. Matured endowments	142,265				142,265
11. Annuity benefits	26,420,522		12,671,355		39,091,877
12. Surrender values and withdrawals for life contracts	45,184,598		9,529,945		54,714,543
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	435,361		3,661		439,022
15. Totals	96,459,109		24,477,855		120,936,964
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	59	2,135,169							59	2,135,169
17. Incurred during current year	579	25,565,138			7	2,276,555			586	27,841,692
Settled during current year:										
18.1 By payment in full	562	24,853,557			7	2,276,555			569	27,130,112
18.2 By payment on compromised claims										
18.3 Totals paid	562	24,853,557			7	2,276,555			569	27,130,112
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	562	24,853,557			7	2,276,555			569	27,130,112
19. Unpaid Dec. 31, current year (16+17-18.6)	76	2,846,750							76	2,846,750
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	21,869	5,517,078,603	(a)		20	134,054,811			21,889	5,651,133,414
21. Issued during year	1,672	977,291,270			24	86,150,958			1,696	1,063,442,228
22. Other changes to in force (Net)	(903)	(356,885,527)			(20)	(35,252,756)			(923)	(392,138,282)
23. In force December 31 of current year	22,638	6,137,484,346	(a)		24	184,953,014			22,662	6,322,437,360

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	46,423	46,423		2,145	2,145
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,292,927	6,442,287	309,650	5,410,613	4,450,281
25.2 Guaranteed renewable (b)	3,374,730	2,685,747		455,249	(160,585)
25.3 Non-renewable for stated reasons only (b)	126,657	129,663	6,232	1,892	(13,209)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,794,314	9,257,697	315,882	5,867,754	4,276,487
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,840,737	9,304,120	315,882	5,869,899	4,278,632

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,163,941		34,726,203		48,890,144
2. Annuity considerations	6,896,242		19,159,409		26,055,651
3. Deposit-type contract funds	12	XXX	12,251,617	XXX	12,251,629
4. Other considerations			1,383,720		1,383,720
5. Totals (Sum of Lines 1 to 4)	21,060,195		67,520,949		88,581,144
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	274,205				274,205
6.2 Applied to pay renewal premiums	501,492				501,492
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,104,316				2,104,316
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,880,013				2,880,013
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,063				5,063
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,063				5,063
8. Grand Totals (Lines 6.5 plus 7.4)	2,885,076				2,885,076
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,593,547		698,966		2,292,513
10. Matured endowments	47,208				47,208
11. Annuity benefits	3,097,110		9,551,675		12,648,785
12. Surrender values and withdrawals for life contracts	5,590,026		2,620,932		8,210,958
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	46,774		3,810		50,584
15. Totals	10,374,665		12,875,383		23,250,048
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	(306,186)							8	(306,186)
17. Incurred during current year	90	2,800,774			4	702,776			94	3,503,550
Settled during current year:										
18.1 By payment in full	92	1,687,529			4	702,776			96	2,390,305
18.2 By payment on compromised claims										
18.3 Totals paid	92	1,687,529			4	702,776			96	2,390,305
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	92	1,687,529			4	702,776			96	2,390,305
19. Unpaid Dec. 31, current year (16+17-18.6)	6	807,058							6	807,058
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,805	1,120,525,432	(a)		113	750,281,313			3,918	1,870,806,745
21. Issued during year	539	280,609,754			11	142,077,718			550	422,687,471
22. Other changes to in force (Net)	(241)	(73,483,412)			(3)	(801,897)			(244)	(74,285,309)
23. In force December 31 of current year	4,103	1,327,651,774	(a)		121	891,557,133			4,224	2,219,208,907

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	380	380			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,663,282	1,702,759	82,188	1,012,181	917,640
25.2 Guaranteed renewable (b)	392,785	287,716		147,982	113,430
25.3 Non-renewable for stated reasons only (b)	97,561	99,877	4,821		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,153,628	2,090,352	87,009	1,160,163	1,031,070
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,154,008	2,090,732	87,009	1,160,163	1,031,070

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____.



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	549,017,352		197,804,404		746,821,756
2. Annuity considerations	182,574,758		155,953,347		338,528,105
3. Deposit-type contract funds	977	XXX	258,314,342	XXX	258,315,319
4. Other considerations			333,756,321		333,756,321
5. Totals (Sum of Lines 1 to 4)	731,593,087		945,828,414		1,677,421,501
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,895,776				8,895,776
6.2 Applied to pay renewal premiums	24,120,105				24,120,105
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	103,249,138				103,249,138
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	136,265,019				136,265,019
Annuities:					
7.1 Paid in cash or left on deposit	641				641
7.2 Applied to provide paid-up annuities	261,032				261,032
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	261,673				261,673
8. Grand Totals (Lines 6.5 plus 7.4)	136,526,692				136,526,692
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	171,037,896		10,976,240		182,014,136
10. Matured endowments	1,067,568				1,067,568
11. Annuity benefits	63,556,353		62,538,436		126,094,789
12. Surrender values and withdrawals for life contracts	243,125,864		472,831,866		715,957,730
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,999,596				2,999,596
15. Totals	481,787,277		546,346,542		1,028,133,819
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	247	30,623,838			3	1,759,022			250	32,382,860
17. Incurred during current year	2,184	183,129,423			27	14,551,471			2,211	197,680,894
Settled during current year:										
18.1 By payment in full	2,108	175,063,564			20	10,976,240			2,128	186,039,805
18.2 By payment on compromised claims										
18.3 Totals paid	2,108	175,063,564			20	10,976,240			2,128	186,039,805
18.4 Reduction by compromise	(1)	(796,840)							(1)	(796,840)
18.5 Amount rejected	1	796,840							1	796,840
18.6 Total settlements	2,108	175,063,564			20	10,976,240			2,128	186,039,805
19. Unpaid Dec. 31, current year (16+17-18.6)	323	38,689,696			10	5,334,253			333	44,023,949
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	126,269	50,491,887,739	(a)		314	2,667,005,210			126,583	53,158,892,949
21. Issued during year	12,090	8,248,641,231			31	807,761,236			12,121	9,056,402,467
22. Other changes to in force (Net)	(6,303)	(2,827,500,515)			(12)	(82,113,541)			(6,315)	(2,909,614,056)
23. In force December 31 of current year	132,056	55,913,028,455	(a)		333	3,392,652,905			132,389	59,305,681,360

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	262	262			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	36,853,394	37,728,095	1,622,470	42,702,879	41,202,479
25.2 Guaranteed renewable (b)	21,810,158	25,305,782		3,115,944	7,691,576
25.3 Non-renewable for stated reasons only (b)	1,051,149	1,076,098	46,277	25,601	267,170
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	59,714,701	64,109,975	1,668,747	45,844,424	49,161,225
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	59,714,963	64,110,237	1,668,747	45,844,424	49,161,225

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	72,385,584		18,837,673		91,223,257
2. Annuity considerations	29,847,501		20,542,892		50,390,393
3. Deposit-type contract funds	110	XXX	26,911,629	XXX	26,911,739
4. Other considerations			10,155,164		10,155,164
5. Totals (Sum of Lines 1 to 4)	102,233,195		76,447,358		178,680,553
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,365,391				1,365,391
6.2 Applied to pay renewal premiums	4,368,871				4,368,871
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,628,320				15,628,320
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,362,582				21,362,582
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	24,339				24,339
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	24,339				24,339
8. Grand Totals (Lines 6.5 plus 7.4)	21,386,921				21,386,921
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,112,525		8,870,282		20,982,807
10. Matured endowments	359,095				359,095
11. Annuity benefits	10,201,422		8,086,200		18,287,622
12. Surrender values and withdrawals for life contracts	38,290,159		34,562,512		72,852,671
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	460,857		707		461,564
15. Totals	61,424,058		51,519,701		112,943,759
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	26	1,393,243							26	1,393,243
17. Incurred during current year	428	12,676,797			8	16,499,134			436	29,175,931
Settled during current year:										
18.1 By payment in full	398	12,932,474			5	8,870,988			403	21,803,462
18.2 By payment on compromised claims										
18.3 Totals paid	398	12,932,474			5	8,870,988			403	21,803,462
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	398	12,932,474			5	8,870,988			403	21,803,462
19. Unpaid Dec. 31, current year (16+17-18.6)	56	1,137,566			3	7,628,146			59	8,765,711
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	21,727	5,996,278,577	(a)		58	743,924,333			21,785	6,740,202,909
21. Issued during year	1,953	1,439,017,233			7	66,367,886			1,960	1,505,385,119
22. Other changes to in force (Net)	(860)	(237,622,422)				(16,576,087)			(860)	(254,198,509)
23. In force December 31 of current year	22,820	7,197,673,388	(a)		65	793,716,132			22,885	7,991,389,519

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,430,849	6,583,483	277,716	4,712,218	4,390,700
25.2 Guaranteed renewable (b)	4,044,617	4,049,467		344,831	1,420,090
25.3 Non-renewable for stated reasons only (b)	121,274	124,152	5,237	9,323	(81,283)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,596,740	10,757,102	282,953	5,066,372	5,729,507
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,596,740	10,757,102	282,953	5,066,372	5,729,507

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	157,403,361		15,052,135		172,455,496
2. Annuity considerations	40,610,187		27,520,644		68,130,831
3. Deposit-type contract funds	4,275	XXX	30,258,967	XXX	30,263,242
4. Other considerations			249,745,894		249,745,894
5. Totals (Sum of Lines 1 to 4)	198,017,823		322,577,640		520,595,463
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,962,311				2,962,311
6.2 Applied to pay renewal premiums	10,400,261				10,400,261
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,127,721				37,127,721
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	50,490,293				50,490,293
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	36,194				36,194
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	36,194				36,194
8. Grand Totals (Lines 6.5 plus 7.4)	50,526,487				50,526,487
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	47,835,796		42,311,834		90,147,630
10. Matured endowments	93,097				93,097
11. Annuity benefits	14,975,224		33,529,666		48,504,890
12. Surrender values and withdrawals for life contracts	71,402,960		152,751,888		224,154,848
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	504,484		7,469		511,953
15. Totals	134,811,561		228,600,857		363,412,418
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	82	6,227,643			8	9,584,771			90	15,812,414
17. Incurred during current year	625	48,499,702			29	49,899,742			654	98,399,444
Settled during current year:										
18.1 By payment in full	631	48,433,312			29	42,319,303			660	90,752,615
18.2 By payment on compromised claims										
18.3 Totals paid	631	48,433,312			29	42,319,303			660	90,752,615
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	631	48,433,312			29	42,319,303			660	90,752,615
19. Unpaid Dec. 31, current year (16+17-18.6)	76	6,294,033			8	17,165,210			84	23,459,243
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	43,701	15,020,566,073	(a)		124	5,835,673,925			43,825	20,856,239,998
21. Issued during year	3,140	2,144,133,343			4	83,672,220			3,144	2,227,805,562
22. Other changes to in force (Net)	(3,396)	(676,951,972)			(1)	286,618,514			(3,397)	(390,333,459)
23. In force December 31 of current year	43,445	16,487,747,443	(a)		127	6,205,964,659			43,572	22,693,712,102

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,002	1,002			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	14,928,615	15,282,941	693,138	8,546,860	5,484,079
25.2 Guaranteed renewable (b)	4,607,640	4,564,992		490,627	788,373
25.3 Non-renewable for stated reasons only (b)	448,175	458,812	20,809		(48,217)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,984,430	20,306,745	713,947	9,037,487	6,224,235
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,985,432	20,307,747	713,947	9,037,487	6,224,235

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,790,623		103,930,223		125,720,846
2. Annuity considerations	7,065,975		20,255,320		27,321,295
3. Deposit-type contract funds		XXX	2,009,308,356	XXX	2,009,308,356
4. Other considerations			148,120,408		148,120,408
5. Totals (Sum of Lines 1 to 4)	28,856,598		2,281,614,307		2,310,470,905
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	351,096				351,096
6.2 Applied to pay renewal premiums	1,387,054				1,387,054
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,444,931				4,444,931
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,183,081				6,183,081
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	3,367				3,367
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	3,367				3,367
8. Grand Totals (Lines 6.5 plus 7.4)	6,186,448				6,186,448
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,653,317		21,094,642		24,747,959
10. Matured endowments					
11. Annuity benefits	2,057,030		5,941,850		7,998,880
12. Surrender values and withdrawals for life contracts	10,108,160		121,059,020		131,167,180
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,699				2,699
15. Totals	15,821,206		148,095,512		163,916,718
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	118,162			10	6,745,690			19	6,863,852
17. Incurred during current year	40	3,589,082			44	20,769,876			84	24,358,958
Settled during current year:										
18.1 By payment in full	46	3,656,016			39	21,094,642			85	24,750,658
18.2 By payment on compromised claims										
18.3 Totals paid	46	3,656,016			39	21,094,642			85	24,750,658
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	46	3,656,016			39	21,094,642			85	24,750,658
19. Unpaid Dec. 31, current year (16+17-18.6)	3	51,228			15	6,420,924			18	6,472,152
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,386	1,430,649,681	(a)		251	5,092,424,553			4,637	6,523,074,234
21. Issued during year	563	264,624,400			20	314,098,128			583	578,722,528
22. Other changes to in force (Net)	(93)	(809,974)				(11,208,235)			(93)	(12,018,209)
23. In force December 31 of current year	4,856	1,694,464,107	(a)		271	5,395,314,445			5,127	7,089,778,552

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,063,382	1,088,621	57,875	309,187	(796,767)
25.2 Guaranteed renewable (b)	530,894	333,185		17,372	480,113
25.3 Non-renewable for stated reasons only (b)	19,004	19,456	1,034		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,613,280	1,441,262	58,909	326,559	(316,654)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,613,280	1,441,262	58,909	326,559	(316,654)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	21,536,284		1,151,453		22,687,737
2. Annuity considerations	2,427,405		1,629,684		4,057,089
3. Deposit-type contract funds		XXX	9,695,034	XXX	9,695,034
4. Other considerations			29,737,428		29,737,428
5. Totals (Sum of Lines 1 to 4)	23,963,689		42,213,599		66,177,288
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	475,338				475,338
6.2 Applied to pay renewal premiums	1,741,745				1,741,745
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,796,146				5,796,146
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,013,229				8,013,229
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,721				7,721
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,721				7,721
8. Grand Totals (Lines 6.5 plus 7.4)	8,020,950				8,020,950
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	14,323,548		1,503,022		15,826,570
10. Matured endowments	13,496				13,496
11. Annuity benefits	1,437,813		740,717		2,178,530
12. Surrender values and withdrawals for life contracts	5,488,204		41,013,245		46,501,449
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,728				8,728
15. Totals	21,271,789		43,256,984		64,528,773
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	16	6,463,444			1	736,833			17	7,200,277
17. Incurred during current year	53	9,046,097			3	2,402,309			56	11,448,406
Settled during current year:										
18.1 By payment in full	52	14,345,772			2	1,503,022			54	15,848,794
18.2 By payment on compromised claims										
18.3 Totals paid	52	14,345,772			2	1,503,022			54	15,848,794
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	52	14,345,772			2	1,503,022			54	15,848,794
19. Unpaid Dec. 31, current year (16+17-18.6)	17	1,163,769			2	1,636,120			19	2,799,889
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,466	1,934,712,054	(a)		22	518,888,732			3,488	2,453,600,786
21. Issued during year	243	201,161,107			1	910,000			244	202,071,107
22. Other changes to in force (Net)	(107)	(58,605,674)			1	(24,041,474)			(106)	(82,647,147)
23. In force December 31 of current year	3,602	2,077,267,487	(a)		24	495,757,259			3,626	2,573,024,746

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,579,097	2,640,311	232,971	1,918,120	1,194,016
25.2 Guaranteed renewable (b)	1,151,624	1,629,099		9,889	859,352
25.3 Non-renewable for stated reasons only (b)	137,223	140,480	12,395		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,867,944	4,409,890	245,366	1,928,009	2,053,368
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,867,944	4,409,890	245,366	1,928,009	2,053,368

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	359,342,148		160,603,300		519,945,448
2. Annuity considerations	115,135,729		234,053,827		349,189,556
3. Deposit-type contract funds	352	XXX	267,330,061	XXX	267,330,413
4. Other considerations			612,628,091		612,628,091
5. Totals (Sum of Lines 1 to 4)	474,478,229		1,274,615,279		1,749,093,508
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,215,606				8,215,606
6.2 Applied to pay renewal premiums	24,031,393				24,031,393
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	82,010,577				82,010,577
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	114,257,576				114,257,576
Annuities:					
7.1 Paid in cash or left on deposit	524				524
7.2 Applied to provide paid-up annuities	156,889				156,889
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	157,413				157,413
8. Grand Totals (Lines 6.5 plus 7.4)	114,414,989				114,414,989
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	142,843,362		11,695,377		154,538,739
10. Matured endowments	2,375,078				2,375,078
11. Annuity benefits	47,643,737		78,393,647		126,037,384
12. Surrender values and withdrawals for life contracts	168,394,000		204,837,365		373,231,365
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,927,242		9,350		2,936,592
15. Totals	364,183,419		294,935,739		659,119,158
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	221	16,490,119			8	2,873,897			229	19,364,016
17. Incurred during current year	2,139	156,407,942			27	8,925,991			2,166	165,333,933
Settled during current year:										
18.1 By payment in full	2,096	148,144,909			32	11,704,727			2,128	159,849,636
18.2 By payment on compromised claims										
18.3 Totals paid	2,096	148,144,909			32	11,704,727			2,128	159,849,636
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,096	148,144,909			32	11,704,727			2,128	159,849,636
19. Unpaid Dec. 31, current year (16+17-18.6)	264	24,753,151			3	95,161			267	24,848,313
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	82,219	28,783,119,691	(a)		141	1,526,971,966			82,360	30,310,091,658
21. Issued during year	7,458	4,917,480,578			32	599,988,510			7,490	5,517,469,088
22. Other changes to in force (Net)	(3,531)	(1,499,157,497)			(21)	(88,375,182)			(3,552)	(1,587,532,679)
23. In force December 31 of current year	86,146	32,201,442,773	(a)		152	2,038,585,294			86,298	34,240,028,066

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,463,414	17,877,681	778,875	15,294,071	9,008,950
25.2 Guaranteed renewable (b)	13,068,522	9,410,365		1,838,233	2,746,914
25.3 Non-renewable for stated reasons only (b)	160,592	164,403	7,166	6,406	74,524
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,692,528	27,452,449	786,041	17,138,710	11,830,388
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,692,528	27,452,449	786,041	17,138,710	11,830,388

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	156,426,041		60,347,552		216,773,593
2. Annuity considerations	40,228,927		93,555,620		133,784,547
3. Deposit-type contract funds	1	XXX	82,444,892	XXX	82,444,893
4. Other considerations			196,924,058		196,924,058
5. Totals (Sum of Lines 1 to 4)	196,654,969		433,272,122		629,927,091
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,852,032				3,852,032
6.2 Applied to pay renewal premiums	10,616,042				10,616,042
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	57,151,742				57,151,742
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	71,619,816				71,619,816
Annuities:					
7.1 Paid in cash or left on deposit	2				2
7.2 Applied to provide paid-up annuities	78,390				78,390
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	78,392				78,392
8. Grand Totals (Lines 6.5 plus 7.4)	71,698,208				71,698,208
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	74,421,446		4,244,756		78,666,202
10. Matured endowments	395,812				395,812
11. Annuity benefits	15,816,540		39,526,848		55,343,388
12. Surrender values and withdrawals for life contracts	52,900,250		419,215,378		472,115,628
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,108,805		16,149		1,124,954
15. Totals	144,642,853		463,003,131		607,645,984
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	86	19,337,927			2	105,751			88	19,443,678
17. Incurred during current year	976	78,239,045			31	5,175,471			1,007	83,414,516
Settled during current year:										
18.1 By payment in full	936	75,897,481			29	4,260,904			965	80,158,385
18.2 By payment on compromised claims										
18.3 Totals paid	936	75,897,481			29	4,260,904			965	80,158,385
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	936	75,897,481			29	4,260,904			965	80,158,385
19. Unpaid Dec. 31, current year (16+17-18.6)	126	21,679,492			4	1,020,317			130	22,699,809
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	52,937	16,726,188,841	(a)		180	1,424,556,061			53,117	18,150,744,902
21. Issued during year	4,537	2,375,951,542			16	210,470,731			4,553	2,586,422,273
22. Other changes to in force (Net)	(2,431)	(862,886,452)			2	(44,240,434)			(2,429)	(907,126,885)
23. In force December 31 of current year	55,043	18,239,253,931	(a)		198	1,590,786,359			55,241	19,830,040,289

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,049	1,049			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	15,007,418	15,363,289	774,182	7,274,016	5,158,612
25.2 Guaranteed renewable (b)	7,085,621	7,717,751		1,914,501	2,643,918
25.3 Non-renewable for stated reasons only (b)	254,031	260,061	13,117	27,619	117,748
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	22,347,070	23,341,101	787,299	9,216,136	7,920,278
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	22,348,119	23,342,150	787,299	9,216,136	7,920,278

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,975,532		543,492		19,519,024
2. Annuity considerations	7,861,575		8,929,639		16,791,214
3. Deposit-type contract funds		XXX	11,884,279	XXX	11,884,279
4. Other considerations			5,391,762		5,391,762
5. Totals (Sum of Lines 1 to 4)	26,837,107		26,749,172		53,586,279
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	511,489				511,489
6.2 Applied to pay renewal premiums	1,579,875				1,579,875
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,718,188				6,718,188
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,809,552				8,809,552
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	18,868				18,868
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	18,868				18,868
8. Grand Totals (Lines 6.5 plus 7.4)	8,828,420				8,828,420
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,503,671		3,894,427		7,398,098
10. Matured endowments	1				1
11. Annuity benefits	3,726,659		4,238,764		7,965,423
12. Surrender values and withdrawals for life contracts	13,463,901		87,484,709		100,948,610
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	81,497				81,497
15. Totals	20,775,729		95,617,900		116,393,629
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	1,219,558			1	578,816			21	1,798,374
17. Incurred during current year	109	3,618,144				3,315,611			109	6,933,755
Settled during current year:										
18.1 By payment in full	114	3,585,169			1	3,894,427			115	7,479,595
18.2 By payment on compromised claims										
18.3 Totals paid	114	3,585,169			1	3,894,427			115	7,479,595
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	114	3,585,169			1	3,894,427			115	7,479,595
19. Unpaid Dec. 31, current year (16+17-18.6)	15	1,252,534							15	1,252,534
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,572	1,701,946,911	(a)		17	311,356,135			8,589	2,013,303,046
21. Issued during year	507	147,221,014			11	6,950,000			518	154,171,014
22. Other changes to in force (Net)	(260)	(49,520,356)			(3)	(284,256)			(263)	(49,804,612)
23. In force December 31 of current year	8,819	1,799,647,569	(a)		25	318,021,879			8,844	2,117,669,448

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,612,196	1,650,461	60,766	933,689	907,141
25.2 Guaranteed renewable (b)	1,414,500	1,270,431		137,477	754,758
25.3 Non-renewable for stated reasons only (b)	64,976	66,519	2,449		52,685
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,091,672	2,987,411	63,215	1,071,166	1,714,584
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,091,672	2,987,411	63,215	1,071,166	1,714,584

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	22,324,190		112,380		22,436,570
2. Annuity considerations	6,699,380		9,497,855		16,197,235
3. Deposit-type contract funds		XXX	10,117,322	XXX	10,117,322
4. Other considerations			14,219,024		14,219,024
5. Totals (Sum of Lines 1 to 4)	29,023,570		33,946,581		62,970,151
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	544,303				544,303
6.2 Applied to pay renewal premiums	1,131,352				1,131,352
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,737,017				5,737,017
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,412,672				7,412,672
Annuities:					
7.1 Paid in cash or left on deposit	1,148				1,148
7.2 Applied to provide paid-up annuities	4,928				4,928
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,076				6,076
8. Grand Totals (Lines 6.5 plus 7.4)	7,418,748				7,418,748
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,162,331				10,162,331
10. Matured endowments	89,177				89,177
11. Annuity benefits	3,000,392		2,247,342		5,247,734
12. Surrender values and withdrawals for life contracts	10,422,398		26,145,251		36,567,649
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	76,478				76,478
15. Totals	23,750,776		28,392,593		52,143,369
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	1,362,258							13	1,362,258
17. Incurred during current year	105	9,857,534							105	9,857,534
Settled during current year:										
18.1 By payment in full	104	10,327,986							104	10,327,986
18.2 By payment on compromised claims										
18.3 Totals paid	104	10,327,986							104	10,327,986
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	104	10,327,986							104	10,327,986
19. Unpaid Dec. 31, current year (16+17-18.6)	14	891,806							14	891,806
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,571	2,051,690,344	(a)		16	57,375,667			6,587	2,109,066,011
21. Issued during year	517	270,556,548				5,785,000			517	276,341,548
22. Other changes to in force (Net)	(356)	(172,669,920)			1	791,988			(355)	(171,877,932)
23. In force December 31 of current year	6,732	2,149,576,972	(a)		17	63,952,655			6,749	2,213,529,627

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	851,859	872,078	39,699	205,665	267,051
25.2 Guaranteed renewable (b)	459,088	467,556		119,351	333,557
25.3 Non-renewable for stated reasons only (b)	14,298	14,637	666		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,325,245	1,354,271	40,365	325,016	600,608
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,325,245	1,354,271	40,365	325,016	600,608

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	200,221,837		34,058,261		234,280,098
2. Annuity considerations	76,575,482		104,610,685		181,186,167
3. Deposit-type contract funds	130,103	XXX	98,799,992	XXX	98,930,095
4. Other considerations			430,750,589		430,750,589
5. Totals (Sum of Lines 1 to 4)	276,927,422		668,219,527		945,146,949
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,930,103				4,930,103
6.2 Applied to pay renewal premiums	15,874,593				15,874,593
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	49,126,937				49,126,937
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	69,931,633				69,931,633
Annuities:					
7.1 Paid in cash or left on deposit	309				309
7.2 Applied to provide paid-up annuities	136,637				136,637
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	136,946				136,946
8. Grand Totals (Lines 6.5 plus 7.4)	70,068,579				70,068,579
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	78,160,167		19,049,289		97,209,456
10. Matured endowments	2,272,059				2,272,059
11. Annuity benefits	25,834,141		26,499,516		52,333,657
12. Surrender values and withdrawals for life contracts	106,059,563		323,007,394		429,066,957
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	588,793		3,443		592,236
15. Totals	212,914,723		368,559,642		581,474,365
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	109	8,391,031			3	1,358,795			112	9,749,825
17. Incurred during current year	1,365	79,337,707			26	24,848,715			1,391	104,186,422
Settled during current year:										
18.1 By payment in full	1,299	80,770,591			22	19,052,732			1,321	99,823,322
18.2 By payment on compromised claims										
18.3 Totals paid	1,299	80,770,591			22	19,052,732			1,321	99,823,322
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,299	80,770,591			22	19,052,732			1,321	99,823,322
19. Unpaid Dec. 31, current year (16+17-18.6)	175	6,958,147			7	7,154,778			182	14,112,925
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	69,173	17,610,508,645	(a)		302	3,515,883,675			69,475	21,126,392,320
21. Issued during year	5,127	3,215,842,013			31	196,410,329			5,158	3,412,252,342
22. Other changes to in force (Net)	(3,504)	(779,013,531)			(1)	(174,703,162)			(3,505)	(953,716,693)
23. In force December 31 of current year	70,796	20,047,337,127	(a)		332	3,537,590,841			71,128	23,584,927,969

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	7,275	7,275			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,468,679	18,907,027	1,115,364	11,739,834	11,344,813
25.2 Guaranteed renewable (b)	6,231,537	6,670,694		918,038	3,317,715
25.3 Non-renewable for stated reasons only (b)	444,410	454,958	26,839	2,398	(10,141)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	25,144,626	26,032,679	1,142,203	12,660,270	14,652,387
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,151,901	26,039,954	1,142,203	12,660,270	14,652,387

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	81,695,086		9,268,612		90,963,698
2. Annuity considerations	29,095,875		29,366,077		58,461,952
3. Deposit-type contract funds	37,734	XXX	37,951,714	XXX	37,989,448
4. Other considerations			53,699,871		53,699,871
5. Totals (Sum of Lines 1 to 4)	110,828,695		130,286,274		241,114,969
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,734,520				1,734,520
6.2 Applied to pay renewal premiums	4,959,488				4,959,488
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,628,059				18,628,059
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,322,067				25,322,067
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	28,782				28,782
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	28,782				28,782
8. Grand Totals (Lines 6.5 plus 7.4)	25,350,849				25,350,849
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,812,935		508,980		26,321,915
10. Matured endowments	192,174				192,174
11. Annuity benefits	13,180,977		16,971,012		30,151,989
12. Surrender values and withdrawals for life contracts	64,464,479		94,102,478		158,566,957
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	355,022				355,022
15. Totals	104,005,587		111,582,470		215,588,057
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	62	4,207,079			3	341,412			65	4,548,491
17. Incurred during current year	499	24,160,360			1	393,758			500	24,554,118
Settled during current year:										
18.1 By payment in full	505	26,360,046			3	508,980			508	26,869,026
18.2 By payment on compromised claims										
18.3 Totals paid	505	26,360,046			3	508,980			508	26,869,026
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	505	26,360,046			3	508,980			508	26,869,026
19. Unpaid Dec. 31, current year (16+17-18.6)	56	2,007,393			1	226,191			57	2,233,584
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	29,188	7,632,151,145	(a)		139	893,263,359			29,327	8,525,414,504
21. Issued during year	2,455	1,305,863,243			10	136,070,539			2,465	1,441,933,782
22. Other changes to in force (Net)	(1,437)	(435,866,542)			3	(26,009,607)			(1,434)	(461,876,149)
23. In force December 31 of current year	30,206	8,502,147,846	(a)		152	1,003,324,290			30,358	9,505,472,136

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,312	2,312			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,515,324	7,693,697	438,082	3,384,777	2,163,657
25.2 Guaranteed renewable (b)	1,833,475	1,609,270		207,173	214,216
25.3 Non-renewable for stated reasons only (b)	119,015	121,840	6,938	1,517	29,039
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,467,814	9,424,807	445,020	3,593,467	2,406,912
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,470,126	9,427,119	445,020	3,593,467	2,406,912

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	33,180,927		12,612,612		45,793,539
2. Annuity considerations	15,547,084		9,022,276		24,569,360
3. Deposit-type contract funds		XXX	9,451,816	XXX	9,451,816
4. Other considerations			91,600,870		91,600,870
5. Totals (Sum of Lines 1 to 4)	48,728,011		122,687,574		171,415,585
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	927,375				927,375
6.2 Applied to pay renewal premiums	3,363,767				3,363,767
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,138,708				11,138,708
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,429,850				15,429,850
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	37,129				37,129
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	37,129				37,129
8. Grand Totals (Lines 6.5 plus 7.4)	15,466,979				15,466,979
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,354,086				12,354,086
10. Matured endowments	82,394				82,394
11. Annuity benefits	8,176,877		8,037,770		16,214,647
12. Surrender values and withdrawals for life contracts	18,403,916		93,526,089		111,930,005
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	189,026				189,026
15. Totals	39,206,299		101,563,859		140,770,158
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	37	2,919,835							37	2,919,835
17. Incurred during current year	421	11,999,811							421	11,999,811
Settled during current year:										
18.1 By payment in full	405	12,625,501							405	12,625,501
18.2 By payment on compromised claims										
18.3 Totals paid	405	12,625,501							405	12,625,501
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	405	12,625,501							405	12,625,501
19. Unpaid Dec. 31, current year (16+17-18.6)	53	2,294,144							53	2,294,144
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	18,416	2,783,508,722	(a)		155	596,394,083			18,571	3,379,902,805
21. Issued during year	682	287,196,942			14	41,669,230			696	328,866,172
22. Other changes to in force (Net)	(692)	(109,080,767)			(1)	(585,284)			(693)	(109,666,051)
23. In force December 31 of current year	18,406	2,961,624,897	(a)		168	637,478,029			18,574	3,599,102,926

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,097,663	2,147,450	109,884	1,851,284	2,633,170
25.2 Guaranteed renewable (b)	1,586,003	2,038,718		83,972	303,006
25.3 Non-renewable for stated reasons only (b)	50,701	51,905	2,656		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,734,367	4,238,073	112,540	1,935,256	2,936,176
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,734,367	4,238,073	112,540	1,935,256	2,936,176

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	37,785,324		22,338,287		60,123,611
2. Annuity considerations	11,122,113		4,127,388		15,249,501
3. Deposit-type contract funds		XXX	21,881,228	XXX	21,881,228
4. Other considerations			30,096,158		30,096,158
5. Totals (Sum of Lines 1 to 4)	48,907,437		78,443,061		127,350,498
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,176,978				1,176,978
6.2 Applied to pay renewal premiums	2,140,541				2,140,541
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,445,450				14,445,450
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,762,969				17,762,969
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	22,919				22,919
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	22,919				22,919
8. Grand Totals (Lines 6.5 plus 7.4)	17,785,888				17,785,888
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	32,680,170		1,705,094		34,385,264
10. Matured endowments	215,870				215,870
11. Annuity benefits	4,852,589		6,268,590		11,121,179
12. Surrender values and withdrawals for life contracts	26,947,834		45,989,172		72,937,006
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	176,957		2,208		179,165
15. Totals	64,873,420		53,965,064		118,838,484
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	23	781,676							23	781,676
17. Incurred during current year	341	40,008,644			4	1,707,302			345	41,715,946
Settled during current year:										
18.1 By payment in full	303	33,072,997			4	1,707,302			307	34,780,299
18.2 By payment on compromised claims										
18.3 Totals paid	303	33,072,997			4	1,707,302			307	34,780,299
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	303	33,072,997			4	1,707,302			307	34,780,299
19. Unpaid Dec. 31, current year (16+17-18.6)	61	7,717,324							61	7,717,324
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	15,157	4,171,028,434	(a)		114	585,456,237			15,271	4,756,484,671
21. Issued during year	685	350,608,270			9	70,498,433			694	421,106,703
22. Other changes to in force (Net)	(746)	(210,323,376)			1	(2,118,052)			(745)	(212,441,428)
23. In force December 31 of current year	15,096	4,311,313,328	(a)		124	653,836,618			15,220	4,965,149,946

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	548	548			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,836,022	3,926,925	183,042	2,043,962	1,865,834
25.2 Guaranteed renewable (b)	1,627,429	1,975,430		80,930	694,869
25.3 Non-renewable for stated reasons only (b)	76,386	78,199	3,651		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,539,837	5,980,554	186,693	2,124,892	2,560,703
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,540,385	5,981,102	186,693	2,124,892	2,560,703

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	26,070,510		1,686,455		27,756,965
2. Annuity considerations	34,609,121		30,725,360		65,334,481
3. Deposit-type contract funds		XXX	47,259,823	XXX	47,259,823
4. Other considerations			22,863,830		22,863,830
5. Totals (Sum of Lines 1 to 4)	60,679,631		102,535,468		163,215,099
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	996,873				996,873
6.2 Applied to pay renewal premiums	2,112,738				2,112,738
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,551,859				8,551,859
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,661,470				11,661,470
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	29,274				29,274
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	29,274				29,274
8. Grand Totals (Lines 6.5 plus 7.4)	11,690,744				11,690,744
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,829,660		1,664,984		14,494,644
10. Matured endowments	86,616				86,616
11. Annuity benefits	6,582,074		10,721,081		17,303,155
12. Surrender values and withdrawals for life contracts	23,809,249		45,285,732		69,094,981
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	384,729		5,550		390,279
15. Totals	43,692,328		57,677,347		101,369,675
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	21	4,559,491							21	4,559,491
17. Incurred during current year	317	11,009,701			10	1,847,578			327	12,857,279
Settled during current year:										
18.1 By payment in full	299	13,301,006			9	1,670,535			308	14,971,541
18.2 By payment on compromised claims										
18.3 Totals paid	299	13,301,006			9	1,670,535			308	14,971,541
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	299	13,301,006			9	1,670,535			308	14,971,541
19. Unpaid Dec. 31, current year (16+17-18.6)	39	2,268,186			1	177,043			40	2,445,230
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,922	3,173,824,820	(a)		59	267,984,652			13,981	3,441,809,472
21. Issued during year	752	331,046,755			4	5,900,072			756	336,946,826
22. Other changes to in force (Net)	(605)	(138,902,096)			(2)	(3,057,522)			(607)	(141,959,619)
23. In force December 31 of current year	14,069	3,365,969,478	(a)		61	270,827,201			14,130	3,636,796,679

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,541,043	3,624,971	180,413	4,628,572	3,586,297
25.2 Guaranteed renewable (b)	1,383,103	1,259,091		218,565	757,523
25.3 Non-renewable for stated reasons only (b)	79,680	81,571	4,065		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,003,826	4,965,633	184,478	4,847,137	4,343,820
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,003,826	4,965,633	184,478	4,847,137	4,343,820

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	32,477,004		6,307,849		38,784,853
2. Annuity considerations	16,183,189		7,415,765		23,598,954
3. Deposit-type contract funds	997	XXX	55,163,505	XXX	55,164,502
4. Other considerations			17,661,786		17,661,786
5. Totals (Sum of Lines 1 to 4)	48,661,190		86,548,905		135,210,095
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	883,964				883,964
6.2 Applied to pay renewal premiums	1,933,557				1,933,557
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,490,540				8,490,540
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,308,061				11,308,061
Annuities:					
7.1 Paid in cash or left on deposit	255				255
7.2 Applied to provide paid-up annuities	25,259				25,259
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	25,514				25,514
8. Grand Totals (Lines 6.5 plus 7.4)	11,333,575				11,333,575
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,887,040		112,815		10,999,855
10. Matured endowments	38,047				38,047
11. Annuity benefits	4,117,990		12,549,746		16,667,736
12. Surrender values and withdrawals for life contracts	17,692,515		14,064,044		31,756,559
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	121,998				121,998
15. Totals	32,857,590		26,726,605		59,584,195
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	706,232							20	706,232
17. Incurred during current year	225	13,865,336			2	922,083			227	14,787,418
Settled during current year:										
18.1 By payment in full	205	11,022,085			1	112,815			206	11,134,900
18.2 By payment on compromised claims	1	25,000							1	25,000
18.3 Totals paid	206	11,047,085			1	112,815			207	11,159,900
18.4 Reduction by compromise	(1)	(75,000)							(1)	(75,000)
18.5 Amount rejected	1	75,000							1	75,000
18.6 Total settlements	206	11,047,085			1	112,815			207	11,159,900
19. Unpaid Dec. 31, current year (16+17-18.6)	39	3,524,482			1	809,268			40	4,333,750
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	11,333	3,218,348,499	(a)		96	368,715,407			11,429	3,587,063,906
21. Issued during year	1,387	706,478,928			6	19,814,038			1,393	726,292,966
22. Other changes to in force (Net)	(632)	(172,023,856)				(4,466,577)			(632)	(176,490,432)
23. In force December 31 of current year	12,088	3,752,803,571	(a)		102	384,062,869			12,190	4,136,866,440

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	(24)	(24)			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,372,922	4,476,712	267,574	2,964,957	4,486,355
25.2 Guaranteed renewable (b)	1,256,670	1,421,973		167,651	131,151
25.3 Non-renewable for stated reasons only (b)	67,016	68,606	4,101	4,542	103,631
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,696,608	5,967,291	271,675	3,137,150	4,721,137
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,696,584	5,967,267	271,675	3,137,150	4,721,137

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____.



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,989,176		8,942,321		24,931,497
2. Annuity considerations	13,390,517		3,797,808		17,188,325
3. Deposit-type contract funds		XXX	8,253,783	XXX	8,253,783
4. Other considerations			24,227,189		24,227,189
5. Totals (Sum of Lines 1 to 4)	29,379,693		45,221,101		74,600,794
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	727,912				727,912
6.2 Applied to pay renewal premiums	1,289,314				1,289,314
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,523,416				5,523,416
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,540,642				7,540,642
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	35,241				35,241
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	35,241				35,241
8. Grand Totals (Lines 6.5 plus 7.4)	7,575,883				7,575,883
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,334,792		815,487		11,150,279
10. Matured endowments	96,426				96,426
11. Annuity benefits	4,011,266		4,389,776		8,401,042
12. Surrender values and withdrawals for life contracts	10,137,875		42,692,777		52,830,652
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	243,177				243,177
15. Totals	24,823,536		47,898,040		72,721,576
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	11	858,059							11	858,059
17. Incurred during current year	247	11,724,187			1	815,487			248	12,539,674
Settled during current year:										
18.1 By payment in full	221	10,674,395			1	815,487			222	11,489,882
18.2 By payment on compromised claims										
18.3 Totals paid	221	10,674,395			1	815,487			222	11,489,882
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	221	10,674,395			1	815,487			222	11,489,882
19. Unpaid Dec. 31, current year (16+17-18.6)	37	1,907,851							37	1,907,851
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,232	1,238,961,235	(a)		25	508,730,916			7,257	1,747,692,151
21. Issued during year	320	149,199,343			4	31,339,639			324	180,538,982
22. Other changes to in force (Net)	(308)	(45,517,945)				379,500			(308)	(45,138,446)
23. In force December 31 of current year	7,244	1,342,642,633	(a)		29	540,450,055			7,273	1,883,092,688

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,421,116	1,454,631	58,403	1,177,410	676,118
25.2 Guaranteed renewable (b)	881,949	776,689		39,839	192,233
25.3 Non-renewable for stated reasons only (b)	50,063	51,251	2,071		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,353,128	2,282,571	60,474	1,217,249	868,351
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,353,128	2,282,571	60,474	1,217,249	868,351

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	110,463,382		24,692,740		135,156,122
2. Annuity considerations	45,348,952		14,644,179		59,993,131
3. Deposit-type contract funds	1,276	XXX	64,496,342	XXX	64,497,618
4. Other considerations			146,662,123		146,662,123
5. Totals (Sum of Lines 1 to 4)	155,813,610		250,495,384		406,308,994
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,387,948				3,387,948
6.2 Applied to pay renewal premiums	11,252,937				11,252,937
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	33,859,050				33,859,050
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,499,935				48,499,935
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	60,009				60,009
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	60,009				60,009
8. Grand Totals (Lines 6.5 plus 7.4)	48,559,944				48,559,944
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	53,687,728		2,469,149		56,156,877
10. Matured endowments	561,259				561,259
11. Annuity benefits	11,138,180		11,100,111		22,238,291
12. Surrender values and withdrawals for life contracts	69,998,950		124,566,392		194,565,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	510,328				510,328
15. Totals	135,896,445		138,135,652		274,032,097
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	84	18,180,633			1	228,103			85	18,408,736
17. Incurred during current year	778	46,250,565			5	2,493,384			783	48,743,949
Settled during current year:										
18.1 By payment in full	746	54,749,286			5	2,469,149			751	57,218,435
18.2 By payment on compromised claims										
18.3 Totals paid	746	54,749,286			5	2,469,149			751	57,218,435
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	746	54,749,286			5	2,469,149			751	57,218,435
19. Unpaid Dec. 31, current year (16+17-18.6)	116	9,681,912			1	252,338			117	9,934,250
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	40,177	12,085,837,410	(a)		85	489,878,211			40,262	12,575,715,621
21. Issued during year	2,308	1,201,155,391			10	75,586,527			2,318	1,276,741,918
22. Other changes to in force (Net)	(1,967)	(474,618,135)			(2)	(15,213,044)			(1,969)	(489,831,179)
23. In force December 31 of current year	40,518	12,812,374,667	(a)		93	550,251,694			40,611	13,362,626,360

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	16,966,228	17,368,915	1,082,295	11,946,798	10,932,070
25.2 Guaranteed renewable (b)	10,660,452	12,785,962		1,821,643	3,187,806
25.3 Non-renewable for stated reasons only (b)	395,872	405,268	25,253	23,125	57,190
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	28,022,552	30,560,145	1,107,548	13,791,566	14,177,066
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	28,022,552	30,560,145	1,107,548	13,791,566	14,177,066

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	169,368,316		83,995,582		253,363,898
2. Annuity considerations	100,824,030		236,431,962		337,255,992
3. Deposit-type contract funds	107,625	XXX	55,565,279	XXX	55,672,904
4. Other considerations			930,755,491		930,755,491
5. Totals (Sum of Lines 1 to 4)	270,299,971		1,306,748,314		1,577,048,285
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,453,648				4,453,648
6.2 Applied to pay renewal premiums	13,244,745				13,244,745
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	45,972,415				45,972,415
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,670,808				63,670,808
Annuities:					
7.1 Paid in cash or left on deposit	7,590		277		7,867
7.2 Applied to provide paid-up annuities	104,667				104,667
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	112,257		277		112,534
8. Grand Totals (Lines 6.5 plus 7.4)	63,783,065		277		63,783,342
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	60,312,812		13,105,834		73,418,646
10. Matured endowments	681,001				681,001
11. Annuity benefits	34,345,421		47,550,000		81,895,421
12. Surrender values and withdrawals for life contracts	103,632,989		2,190,893,080		2,294,526,069
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	649,745		12,419		662,164
15. Totals	199,621,968		2,251,561,333		2,451,183,301
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	141	8,093,674			1	703,893			142	8,797,568
17. Incurred during current year	1,191	74,175,197			39	14,670,490			1,230	88,845,687
Settled during current year:										
18.1 By payment in full	1,151	62,176,393			35	13,118,253			1,186	75,294,646
18.2 By payment on compromised claims										
18.3 Totals paid	1,151	62,176,393			35	13,118,253			1,186	75,294,646
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,151	62,176,393			35	13,118,253			1,186	75,294,646
19. Unpaid Dec. 31, current year (16+17-18.6)	181	20,092,478			5	2,256,131			186	22,348,608
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	58,172	17,127,366,907	(a)		282	3,425,878,767			58,454	20,553,245,675
21. Issued during year	4,907	3,054,705,835			25	403,264,018			4,932	3,457,969,853
22. Other changes to in force (Net)	(2,501)	(631,959,463)			5	(127,135,031)			(2,496)	(759,094,494)
23. In force December 31 of current year	60,578	19,550,113,279	(a)		312	3,702,007,754			60,890	23,252,121,033

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	20,601,400	21,090,367	1,129,795	12,095,714	4,660,574
25.2 Guaranteed renewable (b)	10,743,283	8,644,496		1,241,530	1,768,877
25.3 Non-renewable for stated reasons only (b)	536,070	548,793	29,398	16,289	(68,097)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	31,880,753	30,283,656	1,159,193	13,353,533	6,361,354
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	31,880,753	30,283,656	1,159,193	13,353,533	6,361,354

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	99,125,582		35,570,164		134,695,746
2. Annuity considerations	85,456,398		56,951,168		142,407,566
3. Deposit-type contract funds		XXX	101,088,460	XXX	101,088,460
4. Other considerations			105,935,145		105,935,145
5. Totals (Sum of Lines 1 to 4)	184,581,980		299,544,937		484,126,917
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,031,867				4,031,867
6.2 Applied to pay renewal premiums	11,022,664				11,022,664
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,670,136				32,670,136
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	47,724,667				47,724,667
Annuities:					
7.1 Paid in cash or left on deposit	869				869
7.2 Applied to provide paid-up annuities	201,094				201,094
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	201,963				201,963
8. Grand Totals (Lines 6.5 plus 7.4)	47,926,630				47,926,630
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	48,339,748		3,674,768		52,014,516
10. Matured endowments	755,990				755,990
11. Annuity benefits	27,233,952		48,902,672		76,136,624
12. Surrender values and withdrawals for life contracts	99,929,689		162,475,297		262,404,986
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	625,451				625,451
15. Totals	176,884,830		215,052,737		391,937,567
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	105	2,211,462			2	1,185,699			107	3,397,161
17. Incurred during current year	1,043	51,147,521			7	3,544,596			1,050	54,692,117
Settled during current year:										
18.1 By payment in full	1,044	49,720,515			6	3,674,768			1,050	53,395,283
18.2 By payment on compromised claims										
18.3 Totals paid	1,044	49,720,515			6	3,674,768			1,050	53,395,283
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,044	49,720,515			6	3,674,768			1,050	53,395,283
19. Unpaid Dec. 31, current year (16+17-18.6)	104	3,638,468			3	1,055,527			107	4,693,995
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	44,772	8,810,077,042	(a)		106	1,164,282,796			44,878	9,974,359,838
21. Issued during year	2,465	1,163,609,138			23	132,994,235			2,488	1,296,603,373
22. Other changes to in force (Net)	(2,051)	(418,781,109)				(24,729,788)			(2,051)	(443,510,897)
23. In force December 31 of current year	45,186	9,554,905,071	(a)		129	1,272,547,242			45,315	10,827,452,314

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	482	482			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,289,985	8,486,745	414,892	6,643,618	7,960,592
25.2 Guaranteed renewable (b)	5,544,497	5,174,129		1,335,856	2,046,121
25.3 Non-renewable for stated reasons only (b)	151,352	154,944	7,575	10,605	(37,724)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,985,834	13,815,818	422,467	7,990,079	9,968,989
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,986,316	13,816,300	422,467	7,990,079	9,968,989

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	44,449,612		5,584,207		50,033,819
2. Annuity considerations	33,931,738		40,586,585		74,518,323
3. Deposit-type contract funds	1	XXX	169,323,729	XXX	169,323,730
4. Other considerations			324,182,761		324,182,761
5. Totals (Sum of Lines 1 to 4)	78,381,351		539,677,282		618,058,633
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,606,676				1,606,676
6.2 Applied to pay renewal premiums	3,813,599				3,813,599
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,381,718				13,381,718
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,801,993				18,801,993
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	34,159				34,159
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	34,159				34,159
8. Grand Totals (Lines 6.5 plus 7.4)	18,836,152				18,836,152
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,766,745		2,041,226		17,807,971
10. Matured endowments	229,175				229,175
11. Annuity benefits	14,885,153		19,656,740		34,541,893
12. Surrender values and withdrawals for life contracts	59,690,821		282,824,638		342,515,459
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	146,202				146,202
15. Totals	90,718,096		304,522,604		395,240,700
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	42	3,468,077							42	3,468,077
17. Incurred during current year	415	17,987,201			4	2,041,226			419	20,028,427
Settled during current year:										
18.1 By payment in full	403	16,141,986			4	2,041,226			407	18,183,213
18.2 By payment on compromised claims										
18.3 Totals paid	403	16,141,986			4	2,041,226			407	18,183,213
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	403	16,141,986			4	2,041,226			407	18,183,213
19. Unpaid Dec. 31, current year (16+17-18.6)	54	5,313,292							54	5,313,292
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	20,809	4,243,844,660	(a)		127	577,799,025			20,936	4,821,643,685
21. Issued during year	1,295	719,150,821			8	27,351,893			1,303	746,502,715
22. Other changes to in force (Net)	(802)	(202,507,157)			1	(24,040,146)			(801)	(226,547,303)
23. In force December 31 of current year	21,302	4,760,488,325	(a)		136	581,110,772			21,438	5,341,599,097

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,019,050	6,161,836	318,404	5,276,406	3,787,166
25.2 Guaranteed renewable (b)	2,543,765	2,611,222		143,334	80,542
25.3 Non-renewable for stated reasons only (b)	34,331	35,146	1,817	14,624	(46,795)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,597,146	8,808,204	320,221	5,434,364	3,820,913
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,597,146	8,808,204	320,221	5,434,364	3,820,913

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	31,565,804		21,289,561		52,855,365
2. Annuity considerations	10,527,426		22,144,807		32,672,233
3. Deposit-type contract funds		XXX	14,316,344	XXX	14,316,344
4. Other considerations			4,119,256		4,119,256
5. Totals (Sum of Lines 1 to 4)	42,093,230		61,869,968		103,963,198
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	507,415				507,415
6.2 Applied to pay renewal premiums	2,190,357				2,190,357
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,388,095				6,388,095
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,085,867				9,085,867
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	14,943				14,943
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,943				14,943
8. Grand Totals (Lines 6.5 plus 7.4)	9,100,810				9,100,810
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,927,270		2,125,295		14,052,565
10. Matured endowments	179,743				179,743
11. Annuity benefits	2,985,012		5,529,866		8,514,878
12. Surrender values and withdrawals for life contracts	12,179,249		4,319,786		16,499,035
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	187,479		6,055		193,534
15. Totals	27,458,753		11,981,002		39,439,755
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	24	1,795,292							24	1,795,292
17. Incurred during current year	181	12,661,938			9	2,262,109			190	14,924,047
Settled during current year:										
18.1 By payment in full	179	12,294,492			8	2,131,350			187	14,425,842
18.2 By payment on compromised claims										
18.3 Totals paid	179	12,294,492			8	2,131,350			187	14,425,842
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	179	12,294,492			8	2,131,350			187	14,425,842
19. Unpaid Dec. 31, current year (16+17-18.6)	26	2,162,737			1	130,759			27	2,293,497
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	9,707	3,226,565,337	(a)		87	695,072,129			9,794	3,921,637,466
21. Issued during year	928	599,457,693			7	73,707,125			935	673,164,819
22. Other changes to in force (Net)	(390)	(166,063,978)				(23,872,466)			(390)	(189,936,444)
23. In force December 31 of current year	10,245	3,659,959,052	(a)		94	744,906,789			10,339	4,404,865,841

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,902,832	8,090,403	447,296	5,241,595	2,267,765
25.2 Guaranteed renewable (b)	2,203,472	3,041,519		994,315	1,844,826
25.3 Non-renewable for stated reasons only (b)	306,262	313,531	17,334	11,329	(857)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,412,566	11,445,453	464,630	6,247,239	4,111,734
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,412,566	11,445,453	464,630	6,247,239	4,111,734

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	60,993,637		75,361,117		136,354,754
2. Annuity considerations	29,179,591		30,130,750		59,310,341
3. Deposit-type contract funds	12	XXX	45,251,310	XXX	45,251,322
4. Other considerations			98,895,041		98,895,041
5. Totals (Sum of Lines 1 to 4)	90,173,240		249,638,218		339,811,458
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,862,186				2,862,186
6.2 Applied to pay renewal premiums	4,383,340				4,383,340
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,295,950				16,295,950
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,541,476				23,541,476
Annuities:					
7.1 Paid in cash or left on deposit	306				306
7.2 Applied to provide paid-up annuities	39,028				39,028
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	39,334				39,334
8. Grand Totals (Lines 6.5 plus 7.4)	23,580,810				23,580,810
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	35,011,628		1,474,110		36,485,738
10. Matured endowments	158,806				158,806
11. Annuity benefits	11,693,868		9,189,947		20,883,815
12. Surrender values and withdrawals for life contracts	49,673,408		189,481,202		239,154,610
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	301,402		2,634		304,036
15. Totals	96,839,112		200,147,893		296,987,005
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	59	1,805,122			1	98,000			60	1,903,122
17. Incurred during current year	481	35,393,458			9	2,267,773			490	37,661,232
Settled during current year:										
18.1 By payment in full	483	35,471,798			8	1,476,744			491	36,948,542
18.2 By payment on compromised claims										
18.3 Totals paid	483	35,471,798			8	1,476,744			491	36,948,542
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	483	35,471,798			8	1,476,744			491	36,948,542
19. Unpaid Dec. 31, current year (16+17-18.6)	57	1,726,782			2	889,029			59	2,615,812
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	24,984	5,781,328,603	(a)		189	980,768,291			25,173	6,762,096,894
21. Issued during year	1,735	767,757,810			26	240,939,736			1,761	1,008,697,546
22. Other changes to in force (Net)	(1,161)	(312,562,002)			(6)	(26,168,555)			(1,167)	(338,730,557)
23. In force December 31 of current year	25,558	6,236,524,411	(a)		209	1,195,539,472			25,767	7,432,063,883

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	295	295			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,628,950	7,810,020	426,726	8,529,596	6,566,764
25.2 Guaranteed renewable (b)	2,828,605	2,731,266		549,376	761,070
25.3 Non-renewable for stated reasons only (b)	238,233	243,887	13,326	7,294	850
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,695,788	10,785,173	440,052	9,086,266	7,328,684
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,696,083	10,785,468	440,052	9,086,266	7,328,684

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	11,278,819		4,612,846		15,891,665
2. Annuity considerations	5,615,675		5,792,954		11,408,629
3. Deposit-type contract funds		XXX	15,062,682	XXX	15,062,682
4. Other considerations			499,213		499,213
5. Totals (Sum of Lines 1 to 4)	16,894,494		25,967,695		42,862,189
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	342,168				342,168
6.2 Applied to pay renewal premiums	1,027,740				1,027,740
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,329,772				3,329,772
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,699,680				4,699,680
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,647				7,647
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,647				7,647
8. Grand Totals (Lines 6.5 plus 7.4)	4,707,327				4,707,327
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,942,147		2,813		3,944,960
10. Matured endowments	49,931				49,931
11. Annuity benefits	1,713,102		676,359		2,389,461
12. Surrender values and withdrawals for life contracts	6,072,070		8,886,367		14,958,437
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	49,757				49,757
15. Totals	11,827,007		9,565,539		21,392,546
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	61,575							3	61,575
17. Incurred during current year	91	5,286,817				2,813			91	5,289,630
Settled during current year:										
18.1 By payment in full	83	4,041,834				2,813			83	4,044,648
18.2 By payment on compromised claims										
18.3 Totals paid	83	4,041,834				2,813			83	4,044,648
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	83	4,041,834				2,813			83	4,044,648
19. Unpaid Dec. 31, current year (16+17-18.6)	11	1,306,557							11	1,306,557
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,976	676,070,291	(a)		35	242,988,068			3,011	919,058,359
21. Issued during year	189	109,058,870			16	190,447,127			205	299,505,997
22. Other changes to in force (Net)	(129)	(40,954,313)			(12)	(1,776,949)			(141)	(42,731,262)
23. In force December 31 of current year	3,036	744,174,848	(a)		39	431,658,246			3,075	1,175,833,094

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	904,679	926,151	37,465	689,908	1,074,318
25.2 Guaranteed renewable (b)	345,194	329,185		192	36,734
25.3 Non-renewable for stated reasons only (b)	19,174	19,629	794		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,269,047	1,274,965	38,259	690,100	1,111,052
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,269,047	1,274,965	38,259	690,100	1,111,052

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____.



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	29,382,349		5,521,673		34,904,022
2. Annuity considerations	26,117,448		13,699,596		39,817,044
3. Deposit-type contract funds		XXX	20,139,316	XXX	20,139,316
4. Other considerations			88,879,500		88,879,500
5. Totals (Sum of Lines 1 to 4)	55,499,797		128,240,085		183,739,882
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,127,537				1,127,537
6.2 Applied to pay renewal premiums	3,473,315				3,473,315
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,057,563				11,057,563
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,658,415				15,658,415
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	26,889				26,889
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	26,889				26,889
8. Grand Totals (Lines 6.5 plus 7.4)	15,685,304				15,685,304
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,369,862		915		11,370,777
10. Matured endowments	133,558				133,558
11. Annuity benefits	2,749,307		9,847,160		12,596,467
12. Surrender values and withdrawals for life contracts	19,393,943		129,237,931		148,631,874
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	127,392				127,392
15. Totals	33,774,062		139,086,006		172,860,068
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	41	2,205,257			1	300,052			42	2,505,308
17. Incurred during current year	339	12,558,086				(299,137)			339	12,258,949
Settled during current year:										
18.1 By payment in full	336	11,630,346			1	915			337	11,631,261
18.2 By payment on compromised claims										
18.3 Totals paid	336	11,630,346			1	915			337	11,631,261
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	336	11,630,346			1	915			337	11,631,261
19. Unpaid Dec. 31, current year (16+17-18.6)	44	3,132,997							44	3,132,997
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	17,202	2,531,643,091	(a)		61	212,484,767			17,263	2,744,127,858
21. Issued during year	740	338,389,937			19	34,991,530			759	373,381,467
22. Other changes to in force (Net)	(785)	(144,743,066)			(7)	(2,662,310)			(792)	(147,405,376)
23. In force December 31 of current year	17,157	2,725,289,963	(a)		73	244,813,987			17,230	2,970,103,949

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	50	50			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,750,743	2,816,032	134,602	1,989,218	3,340,303
25.2 Guaranteed renewable (b)	2,976,642	3,183,708		418,794	402,447
25.3 Non-renewable for stated reasons only (b)	149,729	153,283	7,327	21,098	(153,460)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,877,114	6,153,023	141,929	2,429,110	3,589,290
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,877,164	6,153,073	141,929	2,429,110	3,589,290

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	28,694,927		1,382,952		30,077,879
2. Annuity considerations	8,255,953		10,166,474		18,422,427
3. Deposit-type contract funds		XXX	11,413,088	XXX	11,413,088
4. Other considerations			41,569,826		41,569,826
5. Totals (Sum of Lines 1 to 4)	36,950,880		64,532,340		101,483,220
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	528,452				528,452
6.2 Applied to pay renewal premiums	1,302,321				1,302,321
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,137,230				6,137,230
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,968,003				7,968,003
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	17,461				17,461
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	17,461				17,461
8. Grand Totals (Lines 6.5 plus 7.4)	7,985,464				7,985,464
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,167,893		751,484		7,919,377
10. Matured endowments	64,113				64,113
11. Annuity benefits	4,329,858		3,408,949		7,738,807
12. Surrender values and withdrawals for life contracts	12,102,236		45,756,921		57,859,157
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	112,589				112,589
15. Totals	23,776,689		49,917,354		73,694,043
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	511,989							14	511,989
17. Incurred during current year	135	7,289,129			1	751,484			136	8,040,613
Settled during current year:										
18.1 By payment in full	128	7,344,594			1	751,484			129	8,096,079
18.2 By payment on compromised claims										
18.3 Totals paid	128	7,344,594			1	751,484			129	8,096,079
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	128	7,344,594			1	751,484			129	8,096,079
19. Unpaid Dec. 31, current year (16+17-18.6)	21	456,524							21	456,524
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,916	2,840,420,750	(a)		11	29,749,138			8,927	2,870,169,888
21. Issued during year	591	304,541,623			3	5,280,000			594	309,821,623
22. Other changes to in force (Net)	(412)	(112,884,869)			(2)	(5,306,532)			(414)	(118,191,401)
23. In force December 31 of current year	9,095	3,032,077,504	(a)		12	29,722,606			9,107	3,061,800,110

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,462,699	2,521,150	128,759	2,007,841	824,327
25.2 Guaranteed renewable (b)	860,381	718,108		71,931	619,272
25.3 Non-renewable for stated reasons only (b)	50,207	51,399	2,625		(56,901)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,373,287	3,290,657	131,384	2,079,772	1,386,698
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,373,287	3,290,657	131,384	2,079,772	1,386,698

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	30,627,155		4,726,036		35,353,191
2. Annuity considerations	26,504,115		14,189,369		40,693,484
3. Deposit-type contract funds	13	XXX	17,222,796	XXX	17,222,809
4. Other considerations			18,347,957		18,347,957
5. Totals (Sum of Lines 1 to 4)	57,131,283		54,486,158		111,617,441
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	763,329				763,329
6.2 Applied to pay renewal premiums	1,912,962				1,912,962
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,046,942				7,046,942
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,723,233				9,723,233
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	19,243				19,243
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	19,243				19,243
8. Grand Totals (Lines 6.5 plus 7.4)	9,742,476				9,742,476
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,659,402		813,363		7,472,765
10. Matured endowments	43,500				43,500
11. Annuity benefits	8,781,084		13,957,420		22,738,504
12. Surrender values and withdrawals for life contracts	20,691,042		39,942,393		60,633,435
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	108,401		1,289		109,690
15. Totals	36,283,429		54,714,465		90,997,894
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	24	525,008			2	813,363			26	1,338,370
17. Incurred during current year	240	7,465,703			1	1,289			241	7,466,992
Settled during current year:										
18.1 By payment in full	236	6,811,084			3	814,651			239	7,625,735
18.2 By payment on compromised claims										
18.3 Totals paid	236	6,811,084			3	814,651			239	7,625,735
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	236	6,811,084			3	814,651			239	7,625,735
19. Unpaid Dec. 31, current year (16+17-18.6)	28	1,179,627							28	1,179,627
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,594	2,726,328,952	(a)		32	136,866,352			12,626	2,863,195,304
21. Issued during year	910	384,666,606			2	15,211,100			912	399,877,706
22. Other changes to in force (Net)	(478)	(120,790,632)			(1)	(34,903,303)			(479)	(155,693,935)
23. In force December 31 of current year	13,026	2,990,204,926	(a)		33	117,174,150			13,059	3,107,379,075

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,614,077	2,676,121	123,123	1,182,113	1,499,401
25.2 Guaranteed renewable (b)	2,156,159	1,444,069		186,940	117,632
25.3 Non-renewable for stated reasons only (b)	45,724	46,810	2,154		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,815,960	4,167,000	125,277	1,369,053	1,617,033
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,815,960	4,167,000	125,277	1,369,053	1,617,033

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	345,869,342		33,709,539		379,578,881
2. Annuity considerations	87,532,805		150,741,850		238,274,655
3. Deposit-type contract funds	292	XXX	148,770,867	XXX	148,771,159
4. Other considerations			439,051,070		439,051,070
5. Totals (Sum of Lines 1 to 4)	433,402,439		772,273,326		1,205,675,765
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,944,852				3,944,852
6.2 Applied to pay renewal premiums	14,054,043				14,054,043
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60,971,560				60,971,560
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	78,970,455				78,970,455
Annuities:					
7.1 Paid in cash or left on deposit	126				126
7.2 Applied to provide paid-up annuities	45,969				45,969
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	46,095				46,095
8. Grand Totals (Lines 6.5 plus 7.4)	79,016,550				79,016,550
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	71,794,047		1,023,746		72,817,793
10. Matured endowments	268,894				268,894
11. Annuity benefits	25,186,094		22,722,638		47,908,732
12. Surrender values and withdrawals for life contracts	119,672,292		381,623,498		501,295,790
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,457,210		2,776		1,459,986
15. Totals	218,378,537		405,372,658		623,751,195
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	78	2,520,610			1	135,263			79	2,655,873
17. Incurred during current year	872	84,687,012			5	1,026,522			877	85,713,533
Settled during current year:										
18.1 By payment in full	873	73,520,151			6	1,026,522			879	74,546,673
18.2 By payment on compromised claims										
18.3 Totals paid	873	73,520,151			6	1,026,522			879	74,546,673
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	873	73,520,151			6	1,026,522			879	74,546,673
19. Unpaid Dec. 31, current year (16+17-18.6)	77	13,687,470				135,263			77	13,822,733
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	59,274	30,877,502,419	(a)		70	1,553,524,579			59,344	32,431,026,998
21. Issued during year	8,750	6,063,480,358			17	149,341,428			8,767	6,212,821,787
22. Other changes to in force (Net)	(2,728)	(1,474,910,293)			1	(125,194,083)			(2,727)	(1,600,104,376)
23. In force December 31 of current year	65,296	35,466,072,484	(a)		88	1,577,671,924			65,384	37,043,744,408

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	12,313	12,313			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	27,762,072	28,420,996	1,164,947	10,255,432	11,951,951
25.2 Guaranteed renewable (b)	10,639,580	9,618,301		1,415,700	2,979,171
25.3 Non-renewable for stated reasons only (b)	465,756	476,810	19,544	2,905	(2,291)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	38,867,408	38,516,107	1,184,491	11,674,037	14,928,831
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	38,879,721	38,528,420	1,184,491	11,674,037	14,928,831

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	19,221,901		6,127,500		25,349,401
2. Annuity considerations	10,492,656		4,191,666		14,684,322
3. Deposit-type contract funds		XXX	9,784,032	XXX	9,784,032
4. Other considerations			2,604,032		2,604,032
5. Totals (Sum of Lines 1 to 4)	29,714,557		22,707,230		52,421,787
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	644,576				644,576
6.2 Applied to pay renewal premiums	1,266,696				1,266,696
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,776,748				5,776,748
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,688,020				7,688,020
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,952				12,952
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,952				12,952
8. Grand Totals (Lines 6.5 plus 7.4)	7,700,972				7,700,972
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,158,715				17,158,715
10. Matured endowments	32,628				32,628
11. Annuity benefits	5,052,151		1,730,530		6,782,681
12. Surrender values and withdrawals for life contracts	8,271,576		292,119		8,563,695
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	31,126		758		31,884
15. Totals	30,546,196		2,023,407		32,569,603
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	10,509,778							13	10,509,778
17. Incurred during current year	125	7,294,850			1	758			126	7,295,607
Settled during current year:										
18.1 By payment in full	126	17,222,439			1	758			127	17,223,197
18.2 By payment on compromised claims										
18.3 Totals paid	126	17,222,439			1	758			127	17,223,197
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	126	17,222,439			1	758			127	17,223,197
19. Unpaid Dec. 31, current year (16+17-18.6)	12	582,189							12	582,189
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,606	1,555,274,389	(a)		42	171,600,111			7,648	1,726,874,500
21. Issued during year	472	227,827,746			7	40,908,692			479	268,736,438
22. Other changes to in force (Net)	(331)	(94,860,220)			(1)	(17,598,974)			(332)	(112,459,194)
23. In force December 31 of current year	7,747	1,688,241,915	(a)		48	194,909,829			7,795	1,883,151,744

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,181,196	1,209,232	51,963	720,894	2,532,668
25.2 Guaranteed renewable (b)	992,752	826,789		191,886	191,070
25.3 Non-renewable for stated reasons only (b)	49,944	51,129	2,197		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,223,892	2,087,150	54,160	912,780	2,723,738
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,223,892	2,087,150	54,160	912,780	2,723,738

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,054,763,877		18,449,564		1,073,213,441
2. Annuity considerations	298,892,400		321,667,814		620,560,214
3. Deposit-type contract funds	7,849	XXX	379,665,925	XXX	379,673,774
4. Other considerations			582,528,739		582,528,739
5. Totals (Sum of Lines 1 to 4)	1,353,664,126		1,302,312,042		2,655,976,168
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,693,771				12,693,771
6.2 Applied to pay renewal premiums	45,341,645				45,341,645
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	183,684,625				183,684,625
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	241,720,041				241,720,041
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	405,432				405,432
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	405,432				405,432
8. Grand Totals (Lines 6.5 plus 7.4)	242,125,473				242,125,473
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	329,555,157		13,840,813		343,395,970
10. Matured endowments	2,739,973				2,739,973
11. Annuity benefits	77,681,332		74,750,859		152,432,191
12. Surrender values and withdrawals for life contracts	374,219,798		1,078,987,241		1,453,207,039
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,360,902		7,296		4,368,198
15. Totals	788,557,162		1,167,586,209		1,956,143,371
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	312	46,158,210			5	2,128,583			317	48,286,793
17. Incurred during current year	3,005	358,065,464			32	13,097,386			3,037	371,162,850
Settled during current year:										
18.1 By payment in full	3,002	336,533,710			34	13,848,109			3,036	350,381,819
18.2 By payment on compromised claims	1	121,500							1	121,500
18.3 Totals paid	3,003	336,655,210			34	13,848,109			3,037	350,503,319
18.4 Reduction by compromise	(1)	(178,500)							(1)	(178,500)
18.5 Amount rejected	1	178,500							1	178,500
18.6 Total settlements	3,003	336,655,210			34	13,848,109			3,037	350,503,319
19. Unpaid Dec. 31, current year (16+17-18.6)	314	67,568,464			3	1,377,859			317	68,946,323
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	189,220	94,244,169,984	(a)		272	4,882,604,469			189,492	99,126,774,453
21. Issued during year	23,253	16,438,277,927			103	469,790,080			23,356	16,908,068,007
22. Other changes to in force (Net)	(9,274)	(4,404,841,486)			26	(544,135,861)			(9,248)	(4,948,977,347)
23. In force December 31 of current year	203,199	106,277,606,425	(a)		401	4,808,258,688			203,600	111,085,865,113

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	688	688			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	60,384,199	61,816,014	4,157,748	51,694,875	50,467,809
25.2 Guaranteed renewable (b)	22,899,707	23,997,055		2,230,425	8,745,292
25.3 Non-renewable for stated reasons only (b)	695,520	712,028	47,936	38,962	(30,925)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	83,979,426	86,525,097	4,205,684	53,964,262	59,182,176
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	83,980,114	86,525,785	4,205,684	53,964,262	59,182,176

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	124,288,438		17,035,464		141,323,902
2. Annuity considerations	54,641,231		89,078,465		143,719,696
3. Deposit-type contract funds		XXX	152,207,668	XXX	152,207,668
4. Other considerations			173,172,233		173,172,233
5. Totals (Sum of Lines 1 to 4)	178,929,669		431,493,830		610,423,499
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,622,556				4,622,556
6.2 Applied to pay renewal premiums	15,514,049				15,514,049
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,819,579				47,819,579
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	67,956,184				67,956,184
Annuities:					
7.1 Paid in cash or left on deposit	42				42
7.2 Applied to provide paid-up annuities	56,033				56,033
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	56,075				56,075
8. Grand Totals (Lines 6.5 plus 7.4)	68,012,259				68,012,259
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	67,613,177		10,392,875		78,006,052
10. Matured endowments	197,450				197,450
11. Annuity benefits	89,057,490		30,574,876		119,632,366
12. Surrender values and withdrawals for life contracts	86,669,438		1,210,749,939		1,297,419,377
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	722,959		6,362		729,321
15. Totals	244,260,514		1,251,724,052		1,495,984,566
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	122	18,048,952			4	455,414			126	18,504,366
17. Incurred during current year	1,117	59,577,114			45	13,212,623			1,162	72,789,738
Settled during current year:										
18.1 By payment in full	1,085	68,533,586			41	10,399,237			1,126	78,932,823
18.2 By payment on compromised claims										
18.3 Totals paid	1,085	68,533,586			41	10,399,237			1,126	78,932,823
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,085	68,533,586			41	10,399,237			1,126	78,932,823
19. Unpaid Dec. 31, current year (16+17-18.6)	154	9,092,480			8	3,268,800			162	12,361,281
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	53,914	12,969,446,203	(a)		142	1,697,397,842			54,056	14,666,844,044
21. Issued during year	3,334	1,773,426,233			3	99,802,191			3,337	1,873,228,424
22. Other changes to in force (Net)	(2,040)	(559,572,186)			3	(61,536,375)			(2,037)	(621,108,561)
23. In force December 31 of current year	55,208	14,183,300,250	(a)		148	1,735,663,658			55,356	15,918,963,907

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	392	392			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	19,246,659	19,703,327	1,260,323	22,941,693	18,712,033
25.2 Guaranteed renewable (b)	8,656,772	8,693,984		1,201,078	2,955,384
25.3 Non-renewable for stated reasons only (b)	543,125	556,016	35,577	62,669	228,512
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	28,446,556	28,953,327	1,295,900	24,205,440	21,895,929
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	28,446,948	28,953,719	1,295,900	24,205,440	21,895,929

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,520,654		2,435,564		11,956,218
2. Annuity considerations	7,100,082		1,781,395		8,881,477
3. Deposit-type contract funds		XXX	18,596,978	XXX	18,596,978
4. Other considerations			17,828,574		17,828,574
5. Totals (Sum of Lines 1 to 4)	16,620,736		40,642,511		57,263,247
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	68,769				68,769
6.2 Applied to pay renewal premiums	111,653				111,653
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	861,155				861,155
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,041,577				1,041,577
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	392				392
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	392				392
8. Grand Totals (Lines 6.5 plus 7.4)	1,041,969				1,041,969
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	751,015		836,682		1,587,697
10. Matured endowments	138,472				138,472
11. Annuity benefits	1,849,021		1,063,551		2,912,572
12. Surrender values and withdrawals for life contracts	4,536,682		40,764,651		45,301,333
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,905				2,905
15. Totals	7,278,095		42,664,884		49,942,979
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	146,070							2	146,070
17. Incurred during current year	34	749,002			1	836,682			35	1,585,684
Settled during current year:										
18.1 By payment in full	36	892,392			1	836,682			37	1,729,074
18.2 By payment on compromised claims										
18.3 Totals paid	36	892,392			1	836,682			37	1,729,074
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	36	892,392			1	836,682			37	1,729,074
19. Unpaid Dec. 31, current year (16+17-18.6)		2,680								2,680
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,342	775,795,814	(a)		25	78,531,926			2,367	854,327,740
21. Issued during year	330	260,050,040			3	7,328,182			333	267,378,222
22. Other changes to in force (Net)	(115)	(89,868,553)			(1)	(828,176)			(116)	(90,696,728)
23. In force December 31 of current year	2,557	945,977,301	(a)		27	85,031,933			2,584	1,031,009,234

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	449,585	460,256	21,367	553,878	948,216
25.2 Guaranteed renewable (b)	227,091	155,494			385
25.3 Non-renewable for stated reasons only (b)	13,187	13,500	627		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	689,863	629,250	21,994	553,878	948,601
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	689,863	629,250	21,994	553,878	948,601

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	106,611,276		32,106,286		138,717,562
2. Annuity considerations	95,618,953		138,007,176		233,626,129
3. Deposit-type contract funds	361	XXX	70,109,407	XXX	70,109,768
4. Other considerations			264,437,435		264,437,435
5. Totals (Sum of Lines 1 to 4)	202,230,590		504,660,304		706,890,894
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,298,982				3,298,982
6.2 Applied to pay renewal premiums	8,502,223				8,502,223
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	29,781,697				29,781,697
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	41,582,902				41,582,902
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	73,890				73,890
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	73,890				73,890
8. Grand Totals (Lines 6.5 plus 7.4)	41,656,792				41,656,792
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	43,294,392		9,666,625		52,961,017
10. Matured endowments	364,872				364,872
11. Annuity benefits	32,172,769		39,465,420		71,638,189
12. Surrender values and withdrawals for life contracts	107,665,660		212,060,796		319,726,456
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	491,283				491,283
15. Totals	183,988,976		261,192,841		445,181,817
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	110	2,866,934			15	5,448,485			125	8,315,420
17. Incurred during current year	1,023	47,604,281			15	6,427,220			1,038	54,031,501
Settled during current year:										
18.1 By payment in full	986	44,150,414			22	9,666,625			1,008	53,817,040
18.2 By payment on compromised claims										
18.3 Totals paid	986	44,150,414			22	9,666,625			1,008	53,817,040
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	986	44,150,414			22	9,666,625			1,008	53,817,040
19. Unpaid Dec. 31, current year (16+17-18.6)	147	6,320,801			8	2,209,080			155	8,529,881
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	48,880	9,667,105,403	(a)		291	2,970,489,283			49,171	12,637,594,686
21. Issued during year	2,818	1,266,991,756			18	112,051,504			2,836	1,379,043,261
22. Other changes to in force (Net)	(2,152)	(392,201,386)			(18)	(24,823,937)			(2,170)	(417,025,323)
23. In force December 31 of current year	49,546	10,541,895,773	(a)		291	3,057,716,850			49,837	13,599,612,624

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	519	519			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	11,132,805	11,397,010	663,357	6,895,372	7,155,725
25.2 Guaranteed renewable (b)	5,142,991	4,872,857		787,365	822,307
25.3 Non-renewable for stated reasons only (b)	122,538	125,446	7,302		(103)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	16,398,334	16,395,313	670,659	7,682,737	7,977,929
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	16,398,853	16,395,832	670,659	7,682,737	7,977,929

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	74,402,568		27,693,946		102,096,514
2. Annuity considerations	14,888,895		70,610,298		85,499,193
3. Deposit-type contract funds		XXX	21,139,106	XXX	21,139,106
4. Other considerations			53,655,842		53,655,842
5. Totals (Sum of Lines 1 to 4)	89,291,463		173,099,192		262,390,655
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,629,529				1,629,529
6.2 Applied to pay renewal premiums	5,883,205				5,883,205
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,304,280				20,304,280
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,817,014				27,817,014
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	53,638				53,638
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	53,638				53,638
8. Grand Totals (Lines 6.5 plus 7.4)	27,870,652				27,870,652
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	28,094,669		2,511,833		30,606,502
10. Matured endowments	345,742				345,742
11. Annuity benefits	7,115,864		18,751,718		25,867,582
12. Surrender values and withdrawals for life contracts	21,508,142		63,664,764		85,172,906
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	414,235				414,235
15. Totals	57,478,652		84,928,315		142,406,967
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	32	2,272,823							32	2,272,823
17. Incurred during current year	420	33,713,215			6	3,587,165			426	37,300,381
Settled during current year:										
18.1 By payment in full	384	28,854,507			4	2,511,833			388	31,366,340
18.2 By payment on compromised claims										
18.3 Totals paid	384	28,854,507			4	2,511,833			388	31,366,340
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	384	28,854,507			4	2,511,833			388	31,366,340
19. Unpaid Dec. 31, current year (16+17-18.6)	68	7,131,532			2	1,075,332			70	8,206,864
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	18,994	6,568,460,387	(a)		137	702,390,972			19,131	7,270,851,359
21. Issued during year	915	598,892,332			18	132,555,626			933	731,447,958
22. Other changes to in force (Net)	(937)	(314,078,484)				(82,797,470)			(937)	(396,875,954)
23. In force December 31 of current year	18,972	6,853,274,236	(a)		155	752,149,127			19,127	7,605,423,363

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	389	389			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,968,999	5,086,937	266,665	4,964,344	2,483,596
25.2 Guaranteed renewable (b)	2,443,517	2,784,153		375,464	1,037,492
25.3 Non-renewable for stated reasons only (b)	139,285	142,591	7,475	3,204	20,499
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,551,801	8,013,681	274,140	5,343,012	3,541,587
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,552,190	8,014,070	274,140	5,343,012	3,541,587

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	24,461,208		4,100,360		28,561,568
2. Annuity considerations	14,444,664		34,583,164		49,027,828
3. Deposit-type contract funds		XXX	11,335,063	XXX	11,335,063
4. Other considerations			23,132,844		23,132,844
5. Totals (Sum of Lines 1 to 4)	38,905,872		73,151,431		112,057,303
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,219,569				1,219,569
6.2 Applied to pay renewal premiums	1,877,472				1,877,472
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,746,293				6,746,293
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,843,334				9,843,334
Annuities:					
7.1 Paid in cash or left on deposit	170				170
7.2 Applied to provide paid-up annuities	12,789				12,789
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,959				12,959
8. Grand Totals (Lines 6.5 plus 7.4)	9,856,293				9,856,293
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,664,454		402,008		10,066,462
10. Matured endowments	53,941				53,941
11. Annuity benefits	6,347,210		6,135,891		12,483,101
12. Surrender values and withdrawals for life contracts	16,432,912		31,093,091		47,526,003
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	151,750				151,750
15. Totals	32,650,267		37,630,990		70,281,257
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	33	1,660,672							33	1,660,672
17. Incurred during current year	242	10,071,105			2	797,581			244	10,868,686
Settled during current year:										
18.1 By payment in full	250	9,870,067			1	402,008			251	10,272,075
18.2 By payment on compromised claims										
18.3 Totals paid	250	9,870,067			1	402,008			251	10,272,075
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	250	9,870,067			1	402,008			251	10,272,075
19. Unpaid Dec. 31, current year (16+17-18.6)	25	1,861,711			1	395,573			26	2,257,283
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	10,392	2,621,013,900	(a)		31	110,583,759			10,423	2,731,597,660
21. Issued during year	938	404,853,744			2	12,154,796			940	417,008,540
22. Other changes to in force (Net)	(488)	(115,986,574)			(1)	(3,583,600)			(489)	(119,570,174)
23. In force December 31 of current year	10,842	2,909,881,071	(a)		32	119,154,955			10,874	3,029,036,026

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,116,700	3,190,674	137,959	1,520,797	324,731
25.2 Guaranteed renewable (b)	1,411,855	1,410,394		465,417	375,388
25.3 Non-renewable for stated reasons only (b)	56,532	57,874	2,502		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,585,087	4,658,942	140,461	1,986,214	700,119
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,585,087	4,658,942	140,461	1,986,214	700,119

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	255,279,506		51,303,969		306,583,475
2. Annuity considerations	114,821,720		104,284,310		219,106,030
3. Deposit-type contract funds	5,427	XXX	27,165,519	XXX	27,170,946
4. Other considerations			352,476,763		352,476,763
5. Totals (Sum of Lines 1 to 4)	370,106,653		535,230,561		905,337,214
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,945,587				4,945,587
6.2 Applied to pay renewal premiums	18,044,551				18,044,551
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	58,676,963				58,676,963
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	81,667,101				81,667,101
Annuities:					
7.1 Paid in cash or left on deposit	6,627				6,627
7.2 Applied to provide paid-up annuities	101,735				101,735
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	108,362				108,362
8. Grand Totals (Lines 6.5 plus 7.4)	81,775,463				81,775,463
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	72,466,558		9,934,497		82,401,055
10. Matured endowments	5,840,775				5,840,775
11. Annuity benefits	40,681,883		102,420,097		143,101,980
12. Surrender values and withdrawals for life contracts	153,314,619		342,516,031		495,830,650
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	913,254		1,622		914,876
15. Totals	273,217,089		454,872,247		728,089,336
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	143	14,054,129			2	451,333			145	14,505,462
17. Incurred during current year	1,317	82,475,117			20	12,841,710			1,337	95,316,828
Settled during current year:										
18.1 By payment in full	1,320	79,219,083			17	9,936,119			1,337	89,155,202
18.2 By payment on compromised claims										
18.3 Totals paid	1,320	79,219,083			17	9,936,119			1,337	89,155,202
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,320	79,219,083			17	9,936,119			1,337	89,155,202
19. Unpaid Dec. 31, current year (16+17-18.6)	140	17,310,163			5	3,356,924			145	20,667,087
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	78,855	20,491,071,697	(a)		318	2,521,717,745			79,173	23,012,789,442
21. Issued during year	7,325	3,825,702,185			33	187,036,331			7,358	4,012,738,515
22. Other changes to in force (Net)	(3,457)	(955,200,605)			(23)	(79,151,742)			(3,480)	(1,034,352,347)
23. In force December 31 of current year	82,723	23,361,573,277	(a)		328	2,629,602,334			83,051	25,991,175,611

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	1,638	1,638			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	25,446,873	26,050,443	1,517,893	15,044,224	13,222,105
25.2 Guaranteed renewable (b)	13,601,419	12,095,936		2,495,857	4,764,526
25.3 Non-renewable for stated reasons only (b)	825,678	845,276	49,284	17,523	294
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	39,873,970	38,991,655	1,567,177	17,557,604	17,986,925
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	39,875,608	38,993,293	1,567,177	17,557,604	17,986,925

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	21,496,455		120,483		21,616,938
2. Annuity considerations	16,704,034		16,755,654		33,459,688
3. Deposit-type contract funds		XXX	3,162,767	XXX	3,162,767
4. Other considerations			87,770,096		87,770,096
5. Totals (Sum of Lines 1 to 4)	38,200,489		107,809,000		146,009,489
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	556,666				556,666
6.2 Applied to pay renewal premiums	1,676,056				1,676,056
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,426,419				5,426,419
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,659,141				7,659,141
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,990				6,990
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,990				6,990
8. Grand Totals (Lines 6.5 plus 7.4)	7,666,131				7,666,131
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,655,142		503,460		8,158,602
10. Matured endowments	34,005				34,005
11. Annuity benefits	4,195,923		14,916,351		19,112,274
12. Surrender values and withdrawals for life contracts	19,033,801		31,200,460		50,234,261
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	189,740				189,740
15. Totals	31,108,611		46,620,271		77,728,882
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	1,186,333			1	503,460			18	1,689,794
17. Incurred during current year	218	6,814,539							218	6,814,539
Settled during current year:										
18.1 By payment in full	226	7,878,887			1	503,460			227	8,382,347
18.2 By payment on compromised claims										
18.3 Totals paid	226	7,878,887			1	503,460			227	8,382,347
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	226	7,878,887			1	503,460			227	8,382,347
19. Unpaid Dec. 31, current year (16+17-18.6)	9	121,985							9	121,985
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,801	1,767,959,175	(a)		24	213,113,791			7,825	1,981,072,966
21. Issued during year	746	318,822,510				540,000			746	319,362,510
22. Other changes to in force (Net)	(402)	(71,164,441)			2	349,141			(400)	(70,815,301)
23. In force December 31 of current year	8,145	2,015,617,244	(a)		26	214,002,931			8,171	2,229,620,175

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,074,056	2,123,283	107,895	2,339,843	739,393
25.2 Guaranteed renewable (b)	1,177,959	755,613		156,677	319,720
25.3 Non-renewable for stated reasons only (b)	32,465	33,235	1,689	681	(19,719)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,284,480	2,912,131	109,584	2,497,201	1,039,394
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,284,480	2,912,131	109,584	2,497,201	1,039,394

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	72,325,051		15,887,226		88,212,277
2. Annuity considerations	20,352,525		19,239,188		39,591,713
3. Deposit-type contract funds		XXX	60,275,466	XXX	60,275,466
4. Other considerations			22,935,886		22,935,886
5. Totals (Sum of Lines 1 to 4)	92,677,576		118,337,766		211,015,342
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,095,264				2,095,264
6.2 Applied to pay renewal premiums	7,542,576				7,542,576
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,544,078				21,544,078
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,181,918				31,181,918
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,868				12,868
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,868				12,868
8. Grand Totals (Lines 6.5 plus 7.4)	31,194,786				31,194,786
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	21,048,305		1,012,170		22,060,475
10. Matured endowments	41,000				41,000
11. Annuity benefits	8,535,209		18,200,727		26,735,936
12. Surrender values and withdrawals for life contracts	39,078,175		60,489,322		99,567,497
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	805,259				805,259
15. Totals	69,507,948		79,702,219		149,210,167
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	51	3,478,965			1	305,443			52	3,784,408
17. Incurred during current year	567	22,361,824			10	706,728			577	23,068,552
Settled during current year:										
18.1 By payment in full	565	21,844,564			11	1,012,170			576	22,856,735
18.2 By payment on compromised claims										
18.3 Totals paid	565	21,844,564			11	1,012,170			576	22,856,735
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	565	21,844,564			11	1,012,170			576	22,856,735
19. Unpaid Dec. 31, current year (16+17-18.6)	53	3,996,226							53	3,996,226
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	24,976	6,349,852,872	(a)		68	514,466,495			25,044	6,864,319,367
21. Issued during year	2,020	1,320,689,501			10	70,655,642			2,030	1,391,345,143
22. Other changes to in force (Net)	(865)	(238,974,358)			1	(4,334,634)			(864)	(243,308,992)
23. In force December 31 of current year	26,131	7,431,568,015	(a)		79	580,787,503			26,210	8,012,355,518

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,235	1,235			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	9,379,037	9,601,586	453,883	9,633,580	6,055,391
25.2 Guaranteed renewable (b)	4,960,820	5,193,721		1,242,738	2,441,472
25.3 Non-renewable for stated reasons only (b)	353,984	362,386	17,135	28,283	123,550
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,693,841	15,157,693	471,018	10,904,601	8,620,413
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,695,076	15,158,928	471,018	10,904,601	8,620,413

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,725,049		2,121,223		10,846,272
2. Annuity considerations	3,734,545		2,310,266		6,044,811
3. Deposit-type contract funds	1	XXX	9,100,255	XXX	9,100,256
4. Other considerations			11,438,420		11,438,420
5. Totals (Sum of Lines 1 to 4)	12,459,595		24,970,164		37,429,759
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	87,514				87,514
6.2 Applied to pay renewal premiums	786,350				786,350
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,146,205				2,146,205
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,020,069				3,020,069
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,831				1,831
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,831				1,831
8. Grand Totals (Lines 6.5 plus 7.4)	3,021,900				3,021,900
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	572,165		717,613		1,289,778
10. Matured endowments	152				152
11. Annuity benefits	850,076		1,557,486		2,407,562
12. Surrender values and withdrawals for life contracts	23,088,783		2,305,997		25,394,780
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,427				9,427
15. Totals	24,520,603		4,581,096		29,101,699
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	123,166			1	180,677			3	303,843
17. Incurred during current year	26	460,525			1	536,936			27	997,461
Settled during current year:										
18.1 By payment in full	28	581,743			2	717,613			30	1,299,356
18.2 By payment on compromised claims										
18.3 Totals paid	28	581,743			2	717,613			30	1,299,356
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	581,743			2	717,613			30	1,299,356
19. Unpaid Dec. 31, current year (16+17-18.6)		1,947								1,947
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,854	600,931,455	(a)		46	185,171,688			1,900	786,103,142
21. Issued during year	88	39,515,774			4	7,754,252			92	47,270,026
22. Other changes to in force (Net)	(83)	(51,507,118)				(2,029,525)			(83)	(53,536,643)
23. In force December 31 of current year	1,859	588,940,111	(a)		50	190,896,415			1,909	779,836,526

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	390,027	399,284	9,275	285,270	(425,289)
25.2 Guaranteed renewable (b)	242,989	170,963			391
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	633,016	570,247	9,275	285,270	(424,898)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	633,016	570,247	9,275	285,270	(424,898)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	88,619,579		94,398,191		183,017,770
2. Annuity considerations	43,950,168		29,833,389		73,783,557
3. Deposit-type contract funds	25	XXX	36,304,615	XXX	36,304,640
4. Other considerations			174,903,766		174,903,766
5. Totals (Sum of Lines 1 to 4)	132,569,772		335,439,961		468,009,733
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,920,409				2,920,409
6.2 Applied to pay renewal premiums	5,939,433				5,939,433
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,507,352				21,507,352
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,367,194				30,367,194
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	50,642				50,642
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	50,642				50,642
8. Grand Totals (Lines 6.5 plus 7.4)	30,417,836				30,417,836
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	69,131,411		963,072		70,094,483
10. Matured endowments	134,083				134,083
11. Annuity benefits	13,008,426		19,566,246		32,574,672
12. Surrender values and withdrawals for life contracts	54,376,477		148,332,461		202,708,938
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	599,021				599,021
15. Totals	137,249,418		168,861,779		306,111,197
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	79	15,429,866			1	335,401			80	15,765,267
17. Incurred during current year	684	124,469,641			1	963,072			685	125,432,713
Settled during current year:										
18.1 By payment in full	653	69,864,319			2	963,072			655	70,827,391
18.2 By payment on compromised claims										
18.3 Totals paid	653	69,864,319			2	963,072			655	70,827,391
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	653	69,864,319			2	963,072			655	70,827,391
19. Unpaid Dec. 31, current year (16+17-18.6)	110	70,035,188				335,401			110	70,370,589
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	29,353	9,733,430,117	(a)		155	839,473,570			29,508	10,572,903,687
21. Issued during year	2,226	1,360,856,259			42	362,822,248			2,268	1,723,678,507
22. Other changes to in force (Net)	(1,327)	(449,427,174)			(23)	(34,930,630)			(1,350)	(484,357,805)
23. In force December 31 of current year	30,252	10,644,859,202	(a)		174	1,167,365,187			30,426	11,812,224,389

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	11,740,604	12,019,263	629,007	6,662,547	3,715,147
25.2 Guaranteed renewable (b)	5,300,375	4,985,210		859,734	1,378,750
25.3 Non-renewable for stated reasons only (b)	225,701	231,058	12,092	23,261	(2,419)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,266,680	17,235,531	641,099	7,545,542	5,091,478
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,266,680	17,235,531	641,099	7,545,542	5,091,478

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	323,550,424		74,476,921		398,027,345
2. Annuity considerations	141,928,428		104,902,991		246,831,419
3. Deposit-type contract funds	1,633	XXX	289,134,885	XXX	289,136,518
4. Other considerations			146,396,466		146,396,466
5. Totals (Sum of Lines 1 to 4)	465,480,485		614,911,263		1,080,391,748
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,579,465				8,579,465
6.2 Applied to pay renewal premiums	22,061,583				22,061,583
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	87,866,076				87,866,076
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	118,507,124				118,507,124
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	69,933				69,933
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	69,933				69,933
8. Grand Totals (Lines 6.5 plus 7.4)	118,577,057				118,577,057
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	117,598,573		6,935,400		124,533,973
10. Matured endowments	416,842				416,842
11. Annuity benefits	49,571,543		43,630,068		93,201,611
12. Surrender values and withdrawals for life contracts	195,902,312		193,907,668		389,809,980
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,157,240				1,157,240
15. Totals	364,646,510		244,473,136		609,119,646
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	195	14,617,746			3	850,484			198	15,468,230
17. Incurred during current year	1,560	136,669,075			17	9,602,403			1,577	146,271,479
Settled during current year:										
18.1 By payment in full	1,524	119,172,544			13	6,935,400			1,537	126,107,944
18.2 By payment on compromised claims										
18.3 Totals paid	1,524	119,172,544			13	6,935,400			1,537	126,107,944
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,524	119,172,544			13	6,935,400			1,537	126,107,944
19. Unpaid Dec. 31, current year (16+17-18.6)	231	32,114,277			7	3,517,488			238	35,631,765
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	101,896	32,269,378,265	(a)		415	3,171,105,493			102,311	35,440,483,759
21. Issued during year	8,126	4,732,390,960			84	342,214,554			8,210	5,074,605,514
22. Other changes to in force (Net)	(4,791)	(1,727,108,237)			(12)	9,179,570			(4,803)	(1,717,928,667)
23. In force December 31 of current year	105,231	35,274,660,988	(a)		487	3,522,499,618			105,718	38,797,160,606

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	4,283	4,283			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	30,421,040	31,069,928	1,487,041	15,934,652	13,576,145
25.2 Guaranteed renewable (b)	15,973,803	16,690,569		3,071,380	5,689,552
25.3 Non-renewable for stated reasons only (b)	642,164	657,405	31,390	20,696	(97,533)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	47,037,007	48,417,902	1,518,431	19,026,728	19,168,164
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	47,041,290	48,422,185	1,518,431	19,026,728	19,168,164

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	45,670,551		95,413		45,765,964
2. Annuity considerations	18,064,646		12,960,876		31,025,522
3. Deposit-type contract funds		XXX	38,112,630	XXX	38,112,630
4. Other considerations			12,003,827		12,003,827
5. Totals (Sum of Lines 1 to 4)	63,735,197		63,172,746		126,907,943
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	639,474				639,474
6.2 Applied to pay renewal premiums	1,858,022				1,858,022
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,966,164				7,966,164
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,463,660				10,463,660
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	3,774				3,774
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	3,774				3,774
8. Grand Totals (Lines 6.5 plus 7.4)	10,467,434				10,467,434
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,167,400		676,272		10,843,672
10. Matured endowments	100,697				100,697
11. Annuity benefits	8,286,972		1,900,717		10,187,689
12. Surrender values and withdrawals for life contracts	30,186,010		10,760,895		40,946,905
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	174,804				174,804
15. Totals	48,915,883		13,337,884		62,253,767
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	1,104,021							13	1,104,021
17. Incurred during current year	175	10,971,543			2	676,272			177	11,647,815
Settled during current year:										
18.1 By payment in full	169	10,442,902			2	676,272			171	11,119,174
18.2 By payment on compromised claims										
18.3 Totals paid	169	10,442,902			2	676,272			171	11,119,174
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	169	10,442,902			2	676,272			171	11,119,174
19. Unpaid Dec. 31, current year (16+17-18.6)	19	1,632,662							19	1,632,662
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,457	4,391,673,293	(a)		22	99,988,535			12,479	4,491,661,828
21. Issued during year	1,388	733,073,274			3	4,557,000			1,391	737,630,274
22. Other changes to in force (Net)	(714)	(338,942,867)			(3)	(5,232,193)			(717)	(344,175,060)
23. In force December 31 of current year	13,131	4,785,803,700	(a)		22	99,313,342			13,153	4,885,117,042

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,066,696	3,139,483	132,568	1,576,147	2,010,356
25.2 Guaranteed renewable (b)	1,094,798	943,582		25,102	242,821
25.3 Non-renewable for stated reasons only (b)	36,781	37,654	1,590		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,198,275	4,120,719	134,158	1,601,249	2,253,177
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,198,275	4,120,719	134,158	1,601,249	2,253,177

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	11,576,427		7,866,869		19,443,296
2. Annuity considerations	8,570,313		29,062,312		37,632,625
3. Deposit-type contract funds		XXX	4,751,171	XXX	4,751,171
4. Other considerations			12,472,249		12,472,249
5. Totals (Sum of Lines 1 to 4)	20,146,740		54,152,601		74,299,341
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	638,999				638,999
6.2 Applied to pay renewal premiums	1,802,287				1,802,287
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,696,066				4,696,066
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,137,352				7,137,352
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,409				7,409
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,409				7,409
8. Grand Totals (Lines 6.5 plus 7.4)	7,144,761				7,144,761
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,615,383		4,029,035		7,644,418
10. Matured endowments	22,402				22,402
11. Annuity benefits	2,736,378		3,252,538		5,988,916
12. Surrender values and withdrawals for life contracts	7,518,414		11,788,697		19,307,111
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	63,145		74,182		137,327
15. Totals	13,955,722		19,144,452		33,100,174
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	104,437							20	104,437
17. Incurred during current year	190	4,186,720			6	4,103,217			196	8,289,938
Settled during current year:										
18.1 By payment in full	186	3,700,930			6	4,103,217			192	7,804,147
18.2 By payment on compromised claims										
18.3 Totals paid	186	3,700,930			6	4,103,217			192	7,804,147
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	186	3,700,930			6	4,103,217			192	7,804,147
19. Unpaid Dec. 31, current year (16+17-18.6)	24	590,228							24	590,228
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,594	918,177,627	(a)		18	163,521,356			7,612	1,081,698,983
21. Issued during year	389	175,238,372			1	456,155			390	175,694,527
22. Other changes to in force (Net)	(343)	(54,417,530)				(1,208,701)			(343)	(55,626,231)
23. In force December 31 of current year	7,640	1,038,998,469	(a)		19	162,768,810			7,659	1,201,767,279

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	856,070	876,389	47,892	921,781	492,582
25.2 Guaranteed renewable (b)	613,553	352,584		122,506	123,701
25.3 Non-renewable for stated reasons only (b)	19,261	19,718	1,078		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,488,884	1,248,691	48,970	1,044,287	616,283
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,488,884	1,248,691	48,970	1,044,287	616,283

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	163,277,856		31,861,589		195,139,445
2. Annuity considerations	98,347,835		36,353,494		134,701,329
3. Deposit-type contract funds	418	XXX	81,290,909	XXX	81,291,327
4. Other considerations			401,495,535		401,495,535
5. Totals (Sum of Lines 1 to 4)	261,626,109		551,001,527		812,627,636
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,434,911				4,434,911
6.2 Applied to pay renewal premiums	12,966,813				12,966,813
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	48,009,582				48,009,582
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	65,411,306				65,411,306
Annuities:					
7.1 Paid in cash or left on deposit	294				294
7.2 Applied to provide paid-up annuities	99,066				99,066
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	99,360				99,360
8. Grand Totals (Lines 6.5 plus 7.4)	65,510,666				65,510,666
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	66,328,719		2,264,053		68,592,772
10. Matured endowments	801,438				801,438
11. Annuity benefits	28,021,671		40,808,434		68,830,105
12. Surrender values and withdrawals for life contracts	100,612,180		429,520,795		530,132,975
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	916,922		2,413		919,335
15. Totals	196,680,930		472,595,695		669,276,625
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	114	9,578,571							114	9,578,571
17. Incurred during current year	1,054	67,096,723			9	2,554,997			1,063	69,651,720
Settled during current year:										
18.1 By payment in full	1,057	67,900,832			8	2,266,466			1,065	70,167,299
18.2 By payment on compromised claims										
18.3 Totals paid	1,057	67,900,832			8	2,266,466			1,065	70,167,299
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,057	67,900,832			8	2,266,466			1,065	70,167,299
19. Unpaid Dec. 31, current year (16+17-18.6)	111	8,774,461			1	288,531			112	9,062,992
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	64,282	15,681,785,658	(a)		134	1,226,774,657			64,416	16,908,560,316
21. Issued during year	4,347	2,056,934,115			14	88,873,284			4,361	2,145,807,399
22. Other changes to in force (Net)	(2,884)	(836,034,418)			(2)	(192,888,527)			(2,886)	(1,028,922,945)
23. In force December 31 of current year	65,745	16,902,685,356	(a)		146	1,122,759,414			65,891	18,025,444,770

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,795,153	18,217,456	730,306	9,899,613	7,021,949
25.2 Guaranteed renewable (b)	12,257,389	13,795,682		2,366,805	3,960,328
25.3 Non-renewable for stated reasons only (b)	538,274	551,049	22,094	3,585	151,420
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,590,816	32,564,187	752,400	12,270,003	11,133,697
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,590,816	32,564,187	752,400	12,270,003	11,133,697

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	54,624,871		5,946,619		60,571,490
2. Annuity considerations	36,260,477		39,162,587		75,423,064
3. Deposit-type contract funds		XXX	9,175,388	XXX	9,175,388
4. Other considerations			64,005,889		64,005,889
5. Totals (Sum of Lines 1 to 4)	90,885,348		118,290,483		209,175,831
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,693,830				1,693,830
6.2 Applied to pay renewal premiums	3,530,871				3,530,871
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,179,335				14,179,335
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,404,036				19,404,036
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	35,754				35,754
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	35,754				35,754
8. Grand Totals (Lines 6.5 plus 7.4)	19,439,790				19,439,790
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,290,417		9,585,832		33,876,249
10. Matured endowments	159,175				159,175
11. Annuity benefits	11,157,116		9,663,761		20,820,877
12. Surrender values and withdrawals for life contracts	49,951,488		29,511,536		79,463,024
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	212,655		584		213,239
15. Totals	85,770,851		48,761,713		134,532,564
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	62	3,218,117			1	552,799			63	3,770,916
17. Incurred during current year	438	22,441,230			11	10,709,404			449	33,150,635
Settled during current year:										
18.1 By payment in full	458	24,662,247			11	9,586,416			469	34,248,663
18.2 By payment on compromised claims										
18.3 Totals paid	458	24,662,247			11	9,586,416			469	34,248,663
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	458	24,662,247			11	9,586,416			469	34,248,663
19. Unpaid Dec. 31, current year (16+17-18.6)	42	997,100			1	1,675,787			43	2,672,887
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	21,285	5,460,947,524	(a)		54	715,472,942			21,339	6,176,420,465
21. Issued during year	1,556	867,675,132			2	16,162,561			1,558	883,837,693
22. Other changes to in force (Net)	(1,007)	(270,254,893)			1	(9,832,503)			(1,006)	(280,087,396)
23. In force December 31 of current year	21,834	6,058,367,763	(a)		57	721,803,000			21,891	6,780,170,763

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,388,580	6,540,212	278,881	4,266,726	4,307,788
25.2 Guaranteed renewable (b)	3,825,421	3,356,238		354,864	851,593
25.3 Non-renewable for stated reasons only (b)	165,791	169,726	7,237	4,163	(11,416)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,379,792	10,066,176	286,118	4,625,753	5,147,965
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,379,792	10,066,176	286,118	4,625,753	5,147,965

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,272,377		9,291,740		22,564,117
2. Annuity considerations	5,264,299		13,280,919		18,545,218
3. Deposit-type contract funds		XXX	42,434,349	XXX	42,434,349
4. Other considerations			10,564,068		10,564,068
5. Totals (Sum of Lines 1 to 4)	18,536,676		75,571,076		94,107,752
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	560,465				560,465
6.2 Applied to pay renewal premiums	1,247,845				1,247,845
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,368,978				4,368,978
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,177,288				6,177,288
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	92,965				92,965
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	92,965				92,965
8. Grand Totals (Lines 6.5 plus 7.4)	6,270,253				6,270,253
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,598,385		409,247		4,007,632
10. Matured endowments	78,973				78,973
11. Annuity benefits	3,465,536		3,070,300		6,535,836
12. Surrender values and withdrawals for life contracts	12,260,572		19,763,711		32,024,283
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	171,918				171,918
15. Totals	19,575,384		23,243,258		42,818,642
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	316,922			1	65,961			18	382,884
17. Incurred during current year	238	3,959,396			2	343,286			240	4,302,682
Settled during current year:										
18.1 By payment in full	229	3,849,276			3	409,247			232	4,258,523
18.2 By payment on compromised claims										
18.3 Totals paid	229	3,849,276			3	409,247			232	4,258,523
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	229	3,849,276			3	409,247			232	4,258,523
19. Unpaid Dec. 31, current year (16+17-18.6)	26	427,043							26	427,043
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,948	1,134,924,763	(a)		57	229,754,942			8,005	1,364,679,705
21. Issued during year	302	113,474,952			8	33,029,441			310	146,504,393
22. Other changes to in force (Net)	(433)	(52,814,498)			1	1,211,096			(432)	(51,603,403)
23. In force December 31 of current year	7,817	1,195,585,217	(a)		66	263,995,479			7,883	1,459,580,696

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	907,359	928,894	49,755	1,559,713	3,012,309
25.2 Guaranteed renewable (b)	500,736	529,494		234,893	279,576
25.3 Non-renewable for stated reasons only (b)	46,514	47,618	2,551		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,454,609	1,506,006	52,306	1,794,606	3,291,885
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,454,609	1,506,006	52,306	1,794,606	3,291,885

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	48,734,205		29,778,870		78,513,075
2. Annuity considerations	42,622,683		129,219,710		171,842,393
3. Deposit-type contract funds	24	XXX	7,686,247	XXX	7,686,271
4. Other considerations			80,320,052		80,320,052
5. Totals (Sum of Lines 1 to 4)	91,356,912		247,004,879		338,361,791
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,611,682				1,611,682
6.2 Applied to pay renewal premiums	4,336,738				4,336,738
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,181,813				14,181,813
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,130,233				20,130,233
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	34,215				34,215
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	34,215				34,215
8. Grand Totals (Lines 6.5 plus 7.4)	20,164,448				20,164,448
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	27,644,531		593,972		28,238,503
10. Matured endowments	146,647				146,647
11. Annuity benefits	11,424,134		30,076,015		41,500,149
12. Surrender values and withdrawals for life contracts	51,922,813		443,133,118		495,055,931
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	173,674		1,014		174,688
15. Totals	91,311,799		473,804,119		565,115,918
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	44	9,616,380							44	9,616,380
17. Incurred during current year	523	19,757,273			3	594,986			526	20,352,259
Settled during current year:										
18.1 By payment in full	523	27,964,821			3	594,986			526	28,559,806
18.2 By payment on compromised claims										
18.3 Totals paid	523	27,964,821			3	594,986			526	28,559,806
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	523	27,964,821			3	594,986			526	28,559,806
19. Unpaid Dec. 31, current year (16+17-18.6)	44	1,408,833							44	1,408,833
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	22,806	3,700,542,859	(a)		191	1,052,297,156			22,997	4,752,840,015
21. Issued during year	1,615	640,406,377			23	111,131,170			1,638	751,537,547
22. Other changes to in force (Net)	(901)	(149,847,105)			(5)	(5,613,504)			(906)	(155,460,609)
23. In force December 31 of current year	23,520	4,191,102,131	(a)		209	1,157,814,822			23,729	5,348,916,954

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	11,033	11,033			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,904,557	3,997,229	192,454	3,216,330	2,736,539
25.2 Guaranteed renewable (b)	2,148,346	2,110,400		290,976	428,594
25.3 Non-renewable for stated reasons only (b)	93,534	95,754	4,610		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,146,437	6,203,383	197,064	3,507,306	3,165,133
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,157,470	6,214,416	197,064	3,507,306	3,165,133

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,317,847		6,098,050		12,415,897
2. Annuity considerations	2,085,167		14,174,350		16,259,517
3. Deposit-type contract funds		XXX	2,647,829	XXX	2,647,829
4. Other considerations			1,354,164		1,354,164
5. Totals (Sum of Lines 1 to 4)	8,403,014		24,274,393		32,677,407
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	199,340				199,340
6.2 Applied to pay renewal premiums	636,990				636,990
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,471,138				2,471,138
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,307,468				3,307,468
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,815				6,815
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,815				6,815
8. Grand Totals (Lines 6.5 plus 7.4)	3,314,283				3,314,283
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,627,497				1,627,497
10. Matured endowments					
11. Annuity benefits	901,963		636,970		1,538,933
12. Surrender values and withdrawals for life contracts	2,816,669		3,497,448		6,314,117
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,130				9,130
15. Totals	5,355,259		4,134,418		9,489,677
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	399,598							4	399,598
17. Incurred during current year	58	2,036,571			1	852,000			59	2,888,571
Settled during current year:										
18.1 By payment in full	41	1,636,627							41	1,636,627
18.2 By payment on compromised claims										
18.3 Totals paid	41	1,636,627							41	1,636,627
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	41	1,636,627							41	1,636,627
19. Unpaid Dec. 31, current year (16+17-18.6)	21	799,542			1	852,000			22	1,651,542
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,436	596,062,402	(a)		21	54,250,345			2,457	650,312,747
21. Issued during year	86	36,206,533			6	22,129,592			92	58,336,125
22. Other changes to in force (Net)	(129)	(35,521,976)			(1)	(699,366)			(130)	(36,221,342)
23. In force December 31 of current year	2,393	596,746,960	(a)		26	75,680,571			2,419	672,427,531

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	333,436	341,349	12,867	73,795	106,921
25.2 Guaranteed renewable (b)	253,292	254,974		73,410	(202,248)
25.3 Non-renewable for stated reasons only (b)	38,649	39,567	1,491		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	625,377	635,890	14,358	147,205	(95,327)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	625,377	635,890	14,358	147,205	(95,327)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,500				1,500
2. Annuity considerations			81,336		81,336
3. Deposit-type contract funds		XXX	150,019	XXX	150,019
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,500		231,355		232,855
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	73				73
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	73				73
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	73				73
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	11,585				11,585
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	11,585				11,585
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year		100,000	(a)							100,000
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year		100,000	(a)							100,000

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,452	6,605			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,452	6,605			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,452	6,605			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	64,865,188		26,886		64,892,074
2. Annuity considerations	11,058,086		2,176,352		13,234,438
3. Deposit-type contract funds		XXX	619,245	XXX	619,245
4. Other considerations			5,216,210		5,216,210
5. Totals (Sum of Lines 1 to 4)	75,923,274		8,038,693		83,961,967
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	170,786				170,786
6.2 Applied to pay renewal premiums	198,999				198,999
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,828,013				6,828,013
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,197,798				7,197,798
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	821				821
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	821				821
8. Grand Totals (Lines 6.5 plus 7.4)	7,198,619				7,198,619
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,460,617				1,460,617
10. Matured endowments					
11. Annuity benefits	2,530,816		3,599,755		6,130,571
12. Surrender values and withdrawals for life contracts	13,167,352		5,595,435		18,762,787
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	294,467				294,467
15. Totals	17,453,252		9,195,190		26,648,442
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	789,834							6	789,834
17. Incurred during current year	47	2,842,107							47	2,842,107
Settled during current year:										
18.1 By payment in full	41	1,755,084							41	1,755,084
18.2 By payment on compromised claims										
18.3 Totals paid	41	1,755,084							41	1,755,084
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	41	1,755,084							41	1,755,084
19. Unpaid Dec. 31, current year (16+17-18.6)	12	1,876,856							12	1,876,856
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,717	4,352,509,009	(a)			1,000,000			8,717	4,353,509,009
21. Issued during year	1,421	635,742,307				150,000			1,421	635,892,307
22. Other changes to in force (Net)	(711)	(324,541,368)				(150,000)			(711)	(324,691,368)
23. In force December 31 of current year	9,427	4,663,709,948	(a)			1,000,000			9,427	4,664,709,948

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,994,450	7,160,461	377,190	1,113,432	(133,557)
25.2 Guaranteed renewable (b)	2,350,454	1,099,006		78,513	(197,176)
25.3 Non-renewable for stated reasons only (b)	51,768	52,996	2,792		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,396,672	8,312,463	379,982	1,191,945	(330,733)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,396,672	8,312,463	379,982	1,191,945	(330,733)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,090		1,846		16,936
2. Annuity considerations	105,576				105,576
3. Deposit-type contract funds		XXX	174,944	XXX	174,944
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	120,666		176,790		297,456
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	768				768
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	768				768
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	768				768
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	14,454	14,797			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,454	14,797			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,454	14,797			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,365	1,397			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,365	1,397			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,365	1,397			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,879,046		10,401		2,889,447
2. Annuity considerations			460,642		460,642
3. Deposit-type contract funds		XXX	209,268	XXX	209,268
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,879,046		680,311		3,559,357
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	28,152				28,152
6.2 Applied to pay renewal premiums	391,119				391,119
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,519,243				1,519,243
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,938,514				1,938,514
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	706				706
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	706				706
8. Grand Totals (Lines 6.5 plus 7.4)	1,939,220				1,939,220
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	45,264				45,264
10. Matured endowments	11,143				11,143
11. Annuity benefits	23,582		474,892		498,474
12. Surrender values and withdrawals for life contracts	673,066				673,066
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	753,055		474,892		1,227,947
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year		1,523								1,523
17. Incurred during current year	7	114,358							7	114,358
Settled during current year:										
18.1 By payment in full	5	56,407							5	56,407
18.2 By payment on compromised claims										
18.3 Totals paid	5	56,407							5	56,407
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	56,407							5	56,407
19. Unpaid Dec. 31, current year (16+17-18.6)	2	59,474							2	59,474
POLICY EXHIBIT										
20. In force December 31, prior year	339	137,744,690	(a)		No. of Policies				339	137,744,690
21. Issued during year										
22. Other changes to in force (Net)	(19)	(2,025,327)							(19)	(2,025,327)
23. In force December 31 of current year	320	135,719,363	(a)						320	135,719,363

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	132,465	135,609			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	132,465	135,609			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	132,465	135,609			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,077,091		932,328		17,009,419
2. Annuity considerations	1,179,466		1,499,286		2,678,752
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations			68,310,000		68,310,000
5. Totals (Sum of Lines 1 to 4)	17,256,557		70,741,614		87,998,171
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	474,975				474,975
6.2 Applied to pay renewal premiums	2,918,514				2,918,514
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,328,549				6,328,549
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,722,038				9,722,038
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	10,578				10,578
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	10,578				10,578
8. Grand Totals (Lines 6.5 plus 7.4)	9,732,616				9,732,616
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,563,897		2,529,493		13,093,390
10. Matured endowments	2,000				2,000
11. Annuity benefits	692,684		107,368,136		108,060,820
12. Surrender values and withdrawals for life contracts	26,957,464		80,013,238		106,970,702
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	46,591				46,591
15. Totals	38,262,636		189,910,867		228,173,503
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	5,757,051							20	5,757,051
17. Incurred during current year	1,132	6,126,640			2	2,529,493			1,134	8,656,134
Settled during current year:										
18.1 By payment in full	1,139	10,612,488			2	2,529,493			1,141	13,141,982
18.2 By payment on compromised claims										
18.3 Totals paid	1,139	10,612,488			2	2,529,493			1,141	13,141,982
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,139	10,612,488			2	2,529,493			1,141	13,141,982
19. Unpaid Dec. 31, current year (16+17-18.6)	13	1,271,202							13	1,271,202
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,318	1,457,219,799	(a)		1	13,818,323			3,319	1,471,038,122
21. Issued during year	35	43,571,082				263,000			35	43,834,082
22. Other changes to in force (Net)	(153)	(87,917,713)				(2,463,000)			(153)	(90,380,713)
23. In force December 31 of current year	3,200	1,412,873,168	(a)		1	11,618,323			3,201	1,424,491,491

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	489,031	500,640	809		
25.2 Guaranteed renewable (b)	47,852				
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	536,883	500,640	809		
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	536,883	500,640	809		

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2017

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,487,476,711		1,440,094,828		6,927,571,539
2. Annuity considerations	2,224,359,470		2,655,674,272		4,880,033,742
3. Deposit-type contract funds	299,518	XXX	5,073,410,292	XXX	5,073,709,810
4. Other considerations			7,104,347,905		7,104,347,905
5. Totals (Sum of Lines 1 to 4)	7,712,135,699		16,273,527,297		23,985,662,996
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	118,571,426				118,571,426
6.2 Applied to pay renewal premiums	350,909,743				350,909,743
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,302,405,374				1,302,405,374
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,771,886,543				1,771,886,543
Annuities:					
7.1 Paid in cash or left on deposit	18,905		277		19,182
7.2 Applied to provide paid-up annuities	2,727,166				2,727,166
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,746,071		277		2,746,348
8. Grand Totals (Lines 6.5 plus 7.4)	1,774,632,614		277		1,774,632,891
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,960,193,042		238,525,265		2,198,718,307
10. Matured endowments	22,370,516				22,370,516
11. Annuity benefits	814,430,036		1,120,319,780		1,934,749,816
12. Surrender values and withdrawals for life contracts	2,929,092,149		10,262,116,451		13,191,208,600
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	27,060,524		176,990		27,237,514
15. Totals	5,753,146,267		11,621,138,483		17,374,284,750
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3,132	312,249,572			83	38,827,399			3,215	351,076,971
17. Incurred during current year	31,008	2,121,052,046			500	270,614,091			31,508	2,391,666,137
Settled during current year:										
18.1 By payment in full	30,382	2,009,477,579			479	238,702,256			30,861	2,248,179,835
18.2 By payment on compromised claims	2	146,500							2	146,500
18.3 Totals paid	30,384	2,009,624,079			479	238,702,256			30,863	2,248,326,335
18.4 Reduction by compromise	(3)	(1,050,340)							(3)	(1,050,340)
18.5 Amount rejected	3	1,050,340							3	1,050,340
18.6 Total settlements	30,384	2,009,624,079			479	238,702,256			30,863	2,248,326,335
19. Unpaid Dec. 31, current year (16+17-18.6)	3,756	423,677,538			104	70,739,234			3,860	494,416,772
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,580,589	502,731,167,449	(a)		5,799	58,058,129,219			1,586,388	560,789,296,669
21. Issued during year	134,664	81,008,513,748			787	6,352,080,960			135,451	87,360,594,708
22. Other changes to in force (Net)	(74,053)	(24,686,957,722)			(135)	(1,700,452,286)			(74,188)	(26,387,410,008)
23. In force December 31 of current year	1,641,200	559,052,723,476	(a)		6,451	62,709,757,893			1,647,651	621,762,481,369

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	95,285	95,285		2,145	2,145
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	475,735,456	486,950,554	25,534,621	345,615,871	295,165,182
25.2 Guaranteed renewable (b)	231,905,075	230,296,212		35,402,474	71,879,889
25.3 Non-renewable for stated reasons only (b)	10,540,034	10,790,198	560,159	399,243	564,673
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	718,180,565	728,036,964	26,094,780	381,417,588	367,609,744
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	718,275,850	728,132,249	26,094,780	381,419,733	367,611,889

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	38,062,435		4,655,784		42,718,219
2. Annuity considerations	28,389,583		6,664,841		35,054,424
3. Deposit-type contract funds	2,741,661	XXX	78,067,734	XXX	80,809,395
4. Other considerations			20,458,554		20,458,554
5. Totals (Sum of Lines 1 to 4)	69,193,679		109,846,913		179,040,592
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	784,345				784,345
6.2 Applied to pay renewal premiums	2,276,097				2,276,097
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,614,053				8,614,053
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,674,495				11,674,495
Annuities:					
7.1 Paid in cash or left on deposit	108				108
7.2 Applied to provide paid-up annuities	30,696				30,696
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	30,804				30,804
8. Grand Totals (Lines 6.5 plus 7.4)	11,705,299				11,705,299
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,564,791		2,252,811		15,817,602
10. Matured endowments	26,800				26,800
11. Annuity benefits	3,694,928		14,074,035		17,768,963
12. Surrender values and withdrawals for life contracts	26,381,506		18,206,003		44,587,509
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	141,597		5,516		147,113
15. Totals	43,809,622		34,538,365		78,347,987
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	21	1,063,561							21	1,063,561
17. Incurred during current year	313	13,927,196			7	2,258,328			320	16,185,523
Settled during current year:										
18.1 By payment in full	289	13,733,145			7	2,258,328			296	15,991,473
18.2 By payment on compromised claims										
18.3 Totals paid	289	13,733,145			7	2,258,328			296	15,991,473
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	289	13,733,145			7	2,258,328			296	15,991,473
19. Unpaid Dec. 31, current year (16+17-18.6)	45	1,257,612							45	1,257,612
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,631	3,970,778,519	(a)		113	1,176,416,036			13,744	5,147,194,555
21. Issued during year	1,460	758,824,321			15	20,697,682			1,475	779,522,002
22. Other changes to in force (Net)	(714)	(214,875,939)			1	1,264,994			(713)	(213,610,945)
23. In force December 31 of current year	14,377	4,514,726,901	(a)		129	1,198,378,712			14,506	5,713,105,613

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	51,334	51,334		15,325	15,325
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,030,883	5,131,443	265,648	1,943,827	3,145,180
25.2 Guaranteed renewable (b)	1,540,433	1,450,767		286,786	(227,435)
25.3 Non-renewable for stated reasons only (b)	80,744	82,358	4,264	(20)	(27,612)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,652,060	6,664,568	269,912	2,230,593	2,890,133
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,703,394	6,715,902	269,912	2,245,918	2,905,458

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,025,463		19,925		2,045,388
2. Annuity considerations	5,333,882		723,727		6,057,609
3. Deposit-type contract funds	1,430,942	XXX	520,296	XXX	1,951,238
4. Other considerations			4,634,207		4,634,207
5. Totals (Sum of Lines 1 to 4)	8,790,287		5,898,155		14,688,442
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	85,777				85,777
6.2 Applied to pay renewal premiums	158,670				158,670
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	508,853				508,853
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	753,300				753,300
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	938				938
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	938				938
8. Grand Totals (Lines 6.5 plus 7.4)	754,238				754,238
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	226,264				226,264
10. Matured endowments	6,447				6,447
11. Annuity benefits	477,184		427,601		904,785
12. Surrender values and withdrawals for life contracts	4,139,810		5,409,484		9,549,294
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	650				650
15. Totals	4,850,355		5,837,085		10,687,440
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	13,477							3	13,477
17. Incurred during current year	8	225,006							8	225,006
Settled during current year:										
18.1 By payment in full	10	233,361							10	233,361
18.2 By payment on compromised claims										
18.3 Totals paid	10	233,361							10	233,361
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	233,361							10	233,361
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,122							1	5,122
POLICY EXHIBIT										
20. In force December 31, prior year	968	341,595,420	(a)		No. of Policies 3	12,312,796			971	353,908,216
21. Issued during year	85	57,172,418							85	57,172,418
22. Other changes to in force (Net)	(36)	(6,097,139)				(28,239)			(36)	(6,125,378)
23. In force December 31 of current year	1,017	392,670,699	(a)		3	12,284,557			1,020	404,955,256

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	322,812	329,264	10,570	9,788	4,450
25.2 Guaranteed renewable (b)	39,467	42,623			63
25.3 Non-renewable for stated reasons only (b)	247	252	8	858	(2,621)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	362,526	372,139	10,578	10,646	1,892
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	362,526	372,139	10,578	10,646	1,892

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	60,182,789		1,033,182		61,215,971
2. Annuity considerations	73,207,048		31,011,123		104,218,171
3. Deposit-type contract funds	3,398,682	XXX	43,436,522	XXX	46,835,204
4. Other considerations			22,722,117		22,722,117
5. Totals (Sum of Lines 1 to 4)	136,788,519		98,202,944		234,991,463
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,781,827				1,781,827
6.2 Applied to pay renewal premiums	4,731,332				4,731,332
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,771,415				17,771,415
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	24,284,574				24,284,574
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	39,827				39,827
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	39,827				39,827
8. Grand Totals (Lines 6.5 plus 7.4)	24,324,401				24,324,401
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,775,058		28,847		24,803,905
10. Matured endowments	298,983				298,983
11. Annuity benefits	20,392,121		18,197,107		38,589,228
12. Surrender values and withdrawals for life contracts	62,372,725		38,698,686		101,071,411
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	436,047		1,174		437,221
15. Totals	108,274,934		56,925,814		165,200,748
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	76	2,846,750							76	2,846,750
17. Incurred during current year	597	25,221,674			2	30,021			599	25,251,695
Settled during current year:										
18.1 By payment in full	613	25,510,049			2	30,021			615	25,540,070
18.2 By payment on compromised claims										
18.3 Totals paid	613	25,510,049			2	30,021			615	25,540,070
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	613	25,510,049			2	30,021			615	25,540,070
19. Unpaid Dec. 31, current year (16+17-18.6)	60	2,558,375							60	2,558,375
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	22,638	6,137,484,346	(a)		24	184,953,014			22,662	6,322,437,360
21. Issued during year	1,601	911,783,228			16	58,297,600			1,617	970,080,828
22. Other changes to in force (Net)	(1,025)	(372,909,479)			(17)	(57,504,982)			(1,042)	(430,414,460)
23. In force December 31 of current year	23,214	6,676,358,095	(a)		23	185,745,632			23,237	6,862,103,727

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	7,094	7,094			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,843,497	6,980,287	347,269	5,012,633	7,537,708
25.2 Guaranteed renewable (b)	3,354,109	2,789,312		486,495	1,310,717
25.3 Non-renewable for stated reasons only (b)	128,958	131,536	6,544		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,326,564	9,901,135	353,813	5,499,128	8,848,425
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,333,658	9,908,229	353,813	5,499,128	8,848,425

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,407,429		26,939,524		44,346,953
2. Annuity considerations	11,355,038		8,572,586		19,927,624
3. Deposit-type contract funds	621,859	XXX	6,877,014	XXX	7,498,873
4. Other considerations			1,733,065		1,733,065
5. Totals (Sum of Lines 1 to 4)	29,384,326		44,122,189		73,506,515
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	254,129				254,129
6.2 Applied to pay renewal premiums	479,621				479,621
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,368,375				2,368,375
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,102,125				3,102,125
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,255				4,255
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,255				4,255
8. Grand Totals (Lines 6.5 plus 7.4)	3,106,380				3,106,380
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,821,517		4,699,986		6,521,503
10. Matured endowments	175,036				175,036
11. Annuity benefits	2,051,215		7,135,421		9,186,636
12. Surrender values and withdrawals for life contracts	8,515,112		2,111,891		10,627,003
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	39,512		7,098		46,610
15. Totals	12,602,392		13,954,396		26,556,788
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	807,058							6	807,058
17. Incurred during current year	74	1,379,013			7	4,707,084			81	6,086,096
Settled during current year:										
18.1 By payment in full	74	2,036,065			7	4,707,084			81	6,743,149
18.2 By payment on compromised claims										
18.3 Totals paid	74	2,036,065			7	4,707,084			81	6,743,149
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	74	2,036,065			7	4,707,084			81	6,743,149
19. Unpaid Dec. 31, current year (16+17-18.6)	6	150,006							6	150,006
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,103	1,327,651,774	(a)		121	891,557,133			4,224	2,219,208,907
21. Issued during year	540	278,520,261			10	96,042,756			550	374,563,016
22. Other changes to in force (Net)	(219)	(81,898,631)				(12,752,866)			(219)	(94,651,497)
23. In force December 31 of current year	4,424	1,524,273,403	(a)		131	974,847,023			4,555	2,499,120,426

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,834,432	1,871,100	90,497	1,059,406	1,500,194
25.2 Guaranteed renewable (b)	408,547	299,654		152,329	320,584
25.3 Non-renewable for stated reasons only (b)	109,209	111,392	5,388		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,352,188	2,282,146	95,885	1,211,735	1,820,778
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,352,188	2,282,146	95,885	1,211,735	1,820,778

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____.



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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	614,337,488		23,823,992		638,161,480
2. Annuity considerations	418,771,013		274,782,845		693,553,858
3. Deposit-type contract funds	60,720,720	XXX	510,794,420	XXX	571,515,140
4. Other considerations			665,933,760		665,933,760
5. Totals (Sum of Lines 1 to 4)	1,093,829,221		1,475,335,017		2,569,164,238
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,249,645				9,249,645
6.2 Applied to pay renewal premiums	23,167,077				23,167,077
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	105,029,037				105,029,037
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	137,445,759				137,445,759
Annuities:					
7.1 Paid in cash or left on deposit	3,501				3,501
7.2 Applied to provide paid-up annuities	185,185				185,185
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	188,686				188,686
8. Grand Totals (Lines 6.5 plus 7.4)	137,634,445				137,634,445
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	228,914,534		11,368,056		240,282,590
10. Matured endowments	1,258,509				1,258,509
11. Annuity benefits	57,107,971		64,496,360		121,604,331
12. Surrender values and withdrawals for life contracts	380,751,275		588,312,251		969,063,526
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,891,561				2,891,561
15. Totals	670,923,850		664,176,667		1,335,100,517
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	323	38,689,696			10	5,334,253			333	44,023,949
17. Incurred during current year	2,093	213,570,718			34	12,525,467			2,127	226,096,185
Settled during current year:										
18.1 By payment in full	2,129	233,063,014			34	11,368,056			2,163	244,431,070
18.2 By payment on compromised claims										
18.3 Totals paid	2,129	233,063,014			34	11,368,056			2,163	244,431,070
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,129	233,063,014			34	11,368,056			2,163	244,431,070
19. Unpaid Dec. 31, current year (16+17-18.6)	287	19,197,400			10	6,491,664			297	25,689,064
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	132,056	55,913,028,455	(a)		333	3,392,652,905			132,389	59,305,681,360
21. Issued during year	12,636	8,650,670,393			14	149,212,545			12,650	8,799,882,938
22. Other changes to in force (Net)	(6,935)	(3,000,489,114)			10	(183,923,919)			(6,925)	(3,184,413,032)
23. In force December 31 of current year	137,757	61,563,209,734	(a)		357	3,357,941,531			138,114	64,921,151,265

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	8,475	8,475		1,610	1,610
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	37,991,835	38,751,228	1,672,824	38,829,930	25,030,308
25.2 Guaranteed renewable (b)	22,159,924	26,145,660		6,138,828	7,855,969
25.3 Non-renewable for stated reasons only (b)	1,092,023	1,113,851	48,083	55,403	15,179
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	61,243,782	66,010,739	1,720,907	45,024,161	32,901,456
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	61,252,257	66,019,214	1,720,907	45,025,771	32,903,066

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 1 8 4 3 0 0 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	76,560,141		16,249,687		92,809,828
2. Annuity considerations	66,860,197		14,521,291		81,381,488
3. Deposit-type contract funds	6,744,725	XXX	41,706,686	XXX	48,451,411
4. Other considerations			11,139,018		11,139,018
5. Totals (Sum of Lines 1 to 4)	150,165,063		83,616,682		233,781,745
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,515,489				1,515,489
6.2 Applied to pay renewal premiums	4,232,578				4,232,578
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,274,996				16,274,996
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,023,063				22,023,063
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	18,449				18,449
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	18,449				18,449
8. Grand Totals (Lines 6.5 plus 7.4)	22,041,512				22,041,512
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	20,382,521		8,089,904		28,472,425
10. Matured endowments	414,876				414,876
11. Annuity benefits	8,080,433		11,254,843		19,335,276
12. Surrender values and withdrawals for life contracts	63,746,394		55,562,003		119,308,397
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	464,666		749		465,415
15. Totals	93,088,890		74,907,499		167,996,389
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	56	1,137,566			3	7,628,146			59	8,765,711
17. Incurred during current year	388	21,829,196				462,507			388	22,291,704
Settled during current year:										
18.1 By payment in full	396	21,261,348			3	8,090,653			399	29,352,001
18.2 By payment on compromised claims										
18.3 Totals paid	396	21,261,348			3	8,090,653			399	29,352,001
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	396	21,261,348			3	8,090,653			399	29,352,001
19. Unpaid Dec. 31, current year (16+17-18.6)	48	1,705,414							48	1,705,414
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	22,820	7,197,673,388	(a)		65	793,716,132			22,885	7,991,389,519
21. Issued during year	2,103	1,280,069,915			7	69,044,191			2,110	1,349,114,106
22. Other changes to in force (Net)	(1,014)	(324,968,737)			1	(11,444,325)			(1,013)	(336,413,062)
23. In force December 31 of current year	23,909	8,152,774,566	(a)		73	851,315,997			23,982	9,004,090,563

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,512,705	6,642,883	283,709	3,854,656	4,736,425
25.2 Guaranteed renewable (b)	4,255,178	4,008,494		645,288	2,129,528
25.3 Non-renewable for stated reasons only (b)	148,447	151,414	6,467		136,500
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,916,330	10,802,791	290,176	4,499,944	7,002,453
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,916,330	10,802,791	290,176	4,499,944	7,002,453

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	169,142,317		7,376,177		176,518,494
2. Annuity considerations	67,312,112		43,636,330		110,948,442
3. Deposit-type contract funds	6,010,883	XXX	35,369,677	XXX	41,380,560
4. Other considerations			233,398,514		233,398,514
5. Totals (Sum of Lines 1 to 4)	242,465,312		319,780,698		562,246,010
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,724,974				2,724,974
6.2 Applied to pay renewal premiums	10,718,836				10,718,836
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,176,725				37,176,725
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	50,620,535				50,620,535
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	31,866				31,866
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	31,866				31,866
8. Grand Totals (Lines 6.5 plus 7.4)	50,652,401				50,652,401
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	43,038,808		74,796,236		117,835,044
10. Matured endowments	282,776				282,776
11. Annuity benefits	10,527,180		14,624,189		25,151,369
12. Surrender values and withdrawals for life contracts	84,955,274		332,638,260		417,593,534
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	477,956		2,488		480,444
15. Totals	139,281,994		422,061,173		561,343,167
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	76	6,294,033			8	17,165,210			84	23,459,243
17. Incurred during current year	579	49,493,818			40	95,577,685			619	145,071,503
Settled during current year:										
18.1 By payment in full	565	43,798,208			30	74,798,724			595	118,596,932
18.2 By payment on compromised claims										
18.3 Totals paid	565	43,798,208			30	74,798,724			595	118,596,932
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	565	43,798,208			30	74,798,724			595	118,596,932
19. Unpaid Dec. 31, current year (16+17-18.6)	90	11,989,642			18	37,944,172			108	49,933,814
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	43,445	16,487,747,443	(a)		127	6,205,964,659			43,572	22,693,712,102
21. Issued during year	3,101	2,033,833,569			1	45,406,625			3,102	2,079,240,195
22. Other changes to in force (Net)	(3,193)	(691,712,100)			1	302,969,892			(3,192)	(388,742,208)
23. In force December 31 of current year	43,353	17,829,868,912	(a)		129	6,554,341,176			43,482	24,384,210,088

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	2,459	2,459			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	14,602,644	14,894,527	708,112	8,704,072	11,301,826
25.2 Guaranteed renewable (b)	4,810,229	4,775,810		620,995	1,541,447
25.3 Non-renewable for stated reasons only (b)	425,688	434,196	20,642	4,666	(8,352)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,838,561	20,104,533	728,754	9,329,733	12,834,921
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,841,020	20,106,992	728,754	9,329,733	12,834,921

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	19,061,114		95,897,350		114,958,464
2. Annuity considerations	15,142,327		96,456,893		111,599,220
3. Deposit-type contract funds	9,409,325	XXX	522,505,600	XXX	531,914,925
4. Other considerations			150,184,084		150,184,084
5. Totals (Sum of Lines 1 to 4)	43,612,766		865,043,927		908,656,693
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	415,747				415,747
6.2 Applied to pay renewal premiums	1,388,885				1,388,885
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,903,954				4,903,954
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,708,586				6,708,586
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	2,820				2,820
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,820				2,820
8. Grand Totals (Lines 6.5 plus 7.4)	6,711,406				6,711,406
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,048,732		16,350,033		24,398,765
10. Matured endowments	32,623				32,623
11. Annuity benefits	1,425,653		6,579,356		8,005,009
12. Surrender values and withdrawals for life contracts	14,692,631		159,340,521		174,033,152
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19,716				19,716
15. Totals	24,219,355		182,269,910		206,489,265
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	51,228			15	6,420,924			18	6,472,152
17. Incurred during current year	1,141	8,235,886			22	11,451,126			1,163	19,687,013
Settled during current year:										
18.1 By payment in full	1,133	8,101,071			35	16,350,033			1,168	24,451,104
18.2 By payment on compromised claims										
18.3 Totals paid	1,133	8,101,071			35	16,350,033			1,168	24,451,104
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,133	8,101,071			35	16,350,033			1,168	24,451,104
19. Unpaid Dec. 31, current year (16+17-18.6)	11	186,043			2	1,522,018			13	1,708,061
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,856	1,694,464,107	(a)		271	5,395,314,445			5,127	7,089,778,552
21. Issued during year	496	240,332,287			11	271,470,117			507	511,802,404
22. Other changes to in force (Net)	(179)	(53,833,958)				(6,572,965)			(179)	(60,406,923)
23. In force December 31 of current year	5,173	1,880,962,436	(a)		282	5,660,211,597			5,455	7,541,174,033

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,163,689	1,186,949	60,180	184,273	34,121
25.2 Guaranteed renewable (b)	495,087	337,692		69,490	61,091
25.3 Non-renewable for stated reasons only (b)	9,090	9,272	470		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,667,866	1,533,913	60,650	253,763	95,212
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,667,866	1,533,913	60,650	253,763	95,212

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____.



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	22,124,559		1,392,326		23,516,885
2. Annuity considerations	3,087,256		879,569		3,966,825
3. Deposit-type contract funds	413,118	XXX	9,840,446	XXX	10,253,564
4. Other considerations			35,835,446		35,835,446
5. Totals (Sum of Lines 1 to 4)	25,624,933		47,947,787		73,572,720
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	350,270				350,270
6.2 Applied to pay renewal premiums	1,759,621				1,759,621
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,138,026				6,138,026
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,247,917				8,247,917
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,610				6,610
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,610				6,610
8. Grand Totals (Lines 6.5 plus 7.4)	8,254,527				8,254,527
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,841,673		3,259,771		13,101,444
10. Matured endowments	1,222				1,222
11. Annuity benefits	1,038,053		886,977		1,925,030
12. Surrender values and withdrawals for life contracts	6,916,159		44,789,297		51,705,456
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,228				10,228
15. Totals	17,807,335		48,936,045		66,743,380
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	1,163,769			2	1,636,120			19	2,799,889
17. Incurred during current year	29	9,623,169			2	1,623,651			31	11,246,820
Settled during current year:										
18.1 By payment in full	38	9,853,123			4	3,259,771			42	13,112,894
18.2 By payment on compromised claims										
18.3 Totals paid	38	9,853,123			4	3,259,771			42	13,112,894
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	9,853,123			4	3,259,771			42	13,112,894
19. Unpaid Dec. 31, current year (16+17-18.6)	8	933,815							8	933,815
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,602	2,077,267,487	(a)		24	495,757,259			3,626	2,573,024,746
21. Issued during year	241	180,961,614			13	21,520,000			254	202,481,614
22. Other changes to in force (Net)	(128)	(44,703,445)			(12)	(22,239,228)			(140)	(66,942,673)
23. In force December 31 of current year	3,715	2,213,525,656	(a)		25	495,038,031			3,740	2,708,563,687

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,639,383	2,692,140	234,754	1,933,273	2,194,989
25.2 Guaranteed renewable (b)	1,099,300	1,654,122		149,722	(238,009)
25.3 Non-renewable for stated reasons only (b)	156,744	159,877	13,941		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,895,427	4,506,139	248,695	2,082,995	1,956,980
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,895,427	4,506,139	248,695	2,082,995	1,956,980

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	391,630,752		24,697,041		416,327,793
2. Annuity considerations	232,400,697		127,910,213		360,310,910
3. Deposit-type contract funds	35,141,615	XXX	269,395,713	XXX	304,537,328
4. Other considerations			472,836,447		472,836,447
5. Totals (Sum of Lines 1 to 4)	659,173,064		894,839,414		1,554,012,478
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,561,669				7,561,669
6.2 Applied to pay renewal premiums	24,367,973				24,367,973
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	84,826,165				84,826,165
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	116,755,807				116,755,807
Annuities:					
7.1 Paid in cash or left on deposit	620				620
7.2 Applied to provide paid-up annuities	122,956				122,956
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	123,576				123,576
8. Grand Totals (Lines 6.5 plus 7.4)	116,879,383				116,879,383
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	146,877,172		7,806,950		154,684,122
10. Matured endowments	1,018,386				1,018,386
11. Annuity benefits	37,496,349		98,781,367		136,277,716
12. Surrender values and withdrawals for life contracts	238,377,126		181,886,544		420,263,670
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,589,230		10,500		2,599,730
15. Totals	426,358,263		288,485,361		714,843,624
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	264	24,753,151			3	95,161			267	24,848,313
17. Incurred during current year	2,162	160,404,384			43	7,967,450			2,205	168,371,834
Settled during current year:										
18.1 By payment in full	2,131	150,484,267			37	7,817,450			2,168	158,301,717
18.2 By payment on compromised claims										
18.3 Totals paid	2,131	150,484,267			37	7,817,450			2,168	158,301,717
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,131	150,484,267			37	7,817,450			2,168	158,301,717
19. Unpaid Dec. 31, current year (16+17-18.6)	295	34,673,269			9	245,161			304	34,918,430
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	86,146	32,201,442,773	(a)		152	2,038,585,294			86,298	34,240,028,066
21. Issued during year	7,477	5,049,619,683			41	189,912,046			7,518	5,239,531,729
22. Other changes to in force (Net)	(4,060)	(1,652,139,365)			(23)	(141,007,112)			(4,083)	(1,793,146,477)
23. In force December 31 of current year	89,563	35,598,923,091	(a)		170	2,087,490,227			89,733	37,686,413,318

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)				7,112	(306)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,108,043	18,469,840	804,633	13,917,265	15,198,513
25.2 Guaranteed renewable (b)	13,746,107	9,670,953		2,424,228	6,092,938
25.3 Non-renewable for stated reasons only (b)	158,623	161,794	7,051	3,383	(111,917)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	32,012,773	28,302,587	811,684	16,344,876	21,179,534
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	32,012,773	28,302,587	811,684	16,351,988	21,179,228

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	175,602,500		47,774,945		223,377,445
2. Annuity considerations	48,144,149		68,993,164		117,137,313
3. Deposit-type contract funds	15,298,905	XXX	60,027,996	XXX	75,326,901
4. Other considerations			189,534,045		189,534,045
5. Totals (Sum of Lines 1 to 4)	239,045,554		366,330,150		605,375,704
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,083,772				4,083,772
6.2 Applied to pay renewal premiums	10,322,061				10,322,061
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	56,481,797				56,481,797
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	70,887,630				70,887,630
Annuities:					
7.1 Paid in cash or left on deposit	38				38
7.2 Applied to provide paid-up annuities	61,386				61,386
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	61,424				61,424
8. Grand Totals (Lines 6.5 plus 7.4)	70,949,054				70,949,054
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	99,122,089		7,492,656		106,614,745
10. Matured endowments	774,353				774,353
11. Annuity benefits	11,095,901		31,430,297		42,526,198
12. Surrender values and withdrawals for life contracts	85,999,496		387,097,391		473,096,887
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,009,240		16,694		1,025,934
15. Totals	198,001,079		426,037,038		624,038,117
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	126	21,679,492			4	1,020,317			130	22,699,809
17. Incurred during current year	959	87,658,991			39	11,189,725			998	98,848,716
Settled during current year:										
18.1 By payment in full	962	100,655,682			40	7,509,349			1,002	108,165,031
18.2 By payment on compromised claims										
18.3 Totals paid	962	100,655,682			40	7,509,349			1,002	108,165,031
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	962	100,655,682			40	7,509,349			1,002	108,165,031
19. Unpaid Dec. 31, current year (16+17-18.6)	123	8,682,801			3	4,700,693			126	13,383,494
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	55,043	18,239,253,931	(a)		198	1,590,786,359			55,241	19,830,040,289
21. Issued during year	4,379	2,659,486,949			34	246,031,423			4,413	2,905,518,372
22. Other changes to in force (Net)	(2,594)	(895,566,756)			(19)	(55,616,546)			(2,613)	(951,183,302)
23. In force December 31 of current year	56,828	20,003,174,124	(a)		213	1,781,201,235			57,041	21,784,375,360

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	18,877	18,877		12,157	1,099
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	16,306,531	16,632,244	824,003	6,643,082	3,806,681
25.2 Guaranteed renewable (b)	7,282,745	7,860,386		1,993,728	3,693,069
25.3 Non-renewable for stated reasons only (b)	269,391	274,776	13,622	65,099	(99,327)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	23,858,667	24,767,406	837,625	8,701,909	7,400,423
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	23,877,544	24,786,283	837,625	8,714,066	7,401,522

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	19,830,964		601,740		20,432,704
2. Annuity considerations	15,585,471		7,230,936		22,816,407
3. Deposit-type contract funds	4,018,034	XXX	13,205,549	XXX	17,223,583
4. Other considerations			8,605,161		8,605,161
5. Totals (Sum of Lines 1 to 4)	39,434,469		29,643,386		69,077,855
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	600,582				600,582
6.2 Applied to pay renewal premiums	1,600,351				1,600,351
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,694,787				6,694,787
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,895,720				8,895,720
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	14,146				14,146
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,146				14,146
8. Grand Totals (Lines 6.5 plus 7.4)	8,909,866				8,909,866
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,154,642		464,863		6,619,505
10. Matured endowments	28,968				28,968
11. Annuity benefits	2,906,779		2,123,730		5,030,509
12. Surrender values and withdrawals for life contracts	20,033,609		15,196,675		35,230,284
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	65,239				65,239
15. Totals	29,189,237		17,785,268		46,974,505
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	15	1,252,534							15	1,252,534
17. Incurred during current year	125	5,552,849			2	464,863			127	6,017,712
Settled during current year:										
18.1 By payment in full	124	6,248,849			2	464,863			126	6,713,712
18.2 By payment on compromised claims										
18.3 Totals paid	124	6,248,849			2	464,863			126	6,713,712
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	124	6,248,849			2	464,863			126	6,713,712
19. Unpaid Dec. 31, current year (16+17-18.6)	16	556,534							16	556,534
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,819	1,799,647,569	(a)		25	318,021,879			8,844	2,117,669,448
21. Issued during year	444	137,360,478			2	7,395,799			446	144,756,277
22. Other changes to in force (Net)	(411)	(60,398,084)			(1)	(6,589,554)			(412)	(66,987,639)
23. In force December 31 of current year	8,852	1,876,609,963	(a)		26	318,828,124			8,878	2,195,438,086

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,626,180	1,658,685	64,271	980,030	950,730
25.2 Guaranteed renewable (b)	1,369,993	1,308,320		182,210	112,643
25.3 Non-renewable for stated reasons only (b)	67,741	69,095	2,677	658	(52,027)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,063,914	3,036,100	66,948	1,162,898	1,011,346
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,063,914	3,036,100	66,948	1,162,898	1,011,346

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	21,600,565		2,553,164		24,153,729
2. Annuity considerations	11,391,334		3,827,690		15,219,024
3. Deposit-type contract funds	1,174,893	XXX	9,758,804	XXX	10,933,697
4. Other considerations			11,674,639		11,674,639
5. Totals (Sum of Lines 1 to 4)	34,166,792		27,814,297		61,981,089
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	447,161				447,161
6.2 Applied to pay renewal premiums	1,070,465				1,070,465
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,220,034				6,220,034
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,737,660				7,737,660
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,976				1,976
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,976				1,976
8. Grand Totals (Lines 6.5 plus 7.4)	7,739,636				7,739,636
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,816,298		20,000		5,836,298
10. Matured endowments	15,000				15,000
11. Annuity benefits	2,002,467		4,698,179		6,700,646
12. Surrender values and withdrawals for life contracts	14,889,339		8,853,477		23,742,816
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	67,194				67,194
15. Totals	22,790,298		13,571,656		36,361,954
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	891,806							14	891,806
17. Incurred during current year	102	5,628,744				20,000			102	5,648,744
Settled during current year:										
18.1 By payment in full	105	5,898,491				20,000			105	5,918,491
18.2 By payment on compromised claims										
18.3 Totals paid	105	5,898,491				20,000			105	5,918,491
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	105	5,898,491				20,000			105	5,918,491
19. Unpaid Dec. 31, current year (16+17-18.6)	11	622,059							11	622,059
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,732	2,149,576,972	(a)		17	63,952,655			6,749	2,213,529,627
21. Issued during year	539	310,886,110			2	8,126,712			541	319,012,822
22. Other changes to in force (Net)	(367)	(133,155,919)			(1)	(6,325,064)			(368)	(139,480,983)
23. In force December 31 of current year	6,904	2,327,307,163	(a)		18	65,754,304			6,922	2,393,061,467

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	970,681	990,084	44,543	225,678	205,490
25.2 Guaranteed renewable (b)	504,421	455,133		23,405	(607,532)
25.3 Non-renewable for stated reasons only (b)	2,078	2,119	95		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,477,180	1,447,336	44,638	249,083	(402,042)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,477,180	1,447,336	44,638	249,083	(402,042)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	207,281,732		17,535,768		224,817,500
2. Annuity considerations	141,148,160		82,725,519		223,873,679
3. Deposit-type contract funds	9,659,182	XXX	59,556,165	XXX	69,215,347
4. Other considerations			475,124,137		475,124,137
5. Totals (Sum of Lines 1 to 4)	358,089,074		634,941,589		993,030,663
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,459,970				5,459,970
6.2 Applied to pay renewal premiums	17,060,302				17,060,302
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	53,688,132				53,688,132
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	76,208,404				76,208,404
Annuities:					
7.1 Paid in cash or left on deposit	288				288
7.2 Applied to provide paid-up annuities	115,541				115,541
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	115,829				115,829
8. Grand Totals (Lines 6.5 plus 7.4)	76,324,233				76,324,233
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	75,645,815		29,191,738		104,837,553
10. Matured endowments	474,363				474,363
11. Annuity benefits	18,216,157		28,678,006		46,894,163
12. Surrender values and withdrawals for life contracts	163,589,000		555,148,284		718,737,284
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	529,885		3,737		533,622
15. Totals	258,455,220		613,021,765		871,476,985
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	175	6,958,147			7	7,154,778			182	14,112,925
17. Incurred during current year	1,311	81,699,668			22	22,967,274			1,333	104,666,943
Settled during current year:										
18.1 By payment in full	1,303	76,623,829			27	29,195,475			1,330	105,819,304
18.2 By payment on compromised claims										
18.3 Totals paid	1,303	76,623,829			27	29,195,475			1,330	105,819,304
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,303	76,623,829			27	29,195,475			1,330	105,819,304
19. Unpaid Dec. 31, current year (16+17-18.6)	183	12,033,987			2	926,577			185	12,960,564
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	70,796	20,047,337,127	(a)		332	3,537,590,841			71,128	23,584,927,969
21. Issued during year	4,495	2,884,718,936			22	94,717,972			4,517	2,979,436,908
22. Other changes to in force (Net)	(3,740)	(1,124,633,057)			(5)	(730,545,573)			(3,745)	(1,855,178,630)
23. In force December 31 of current year	71,551	21,807,423,007	(a)		349	2,901,763,240			71,900	24,709,186,247

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	14,317	14,317		4,750	4,750
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,808,712	19,184,667	1,143,802	11,561,070	8,752,405
25.2 Guaranteed renewable (b)	6,320,409	6,917,130		1,494,852	3,333,732
25.3 Non-renewable for stated reasons only (b)	442,126	450,963	26,887		20,606
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	25,571,247	26,552,760	1,170,689	13,055,922	12,106,743
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,585,564	26,567,077	1,170,689	13,060,672	12,111,493

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana
NAIC Group Code 0435

LIFE INSURANCE

DURING THE YEAR 2018
NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	86,845,246		9,572,600		96,417,846
2. Annuity considerations	41,051,030		32,669,888		73,720,918
3. Deposit-type contract funds	15,216,617	XXX	39,461,529	XXX	54,678,146
4. Other considerations			53,780,939		53,780,939
5. Totals (Sum of Lines 1 to 4)	143,112,893		135,484,956		278,597,849
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,652,053				1,652,053
6.2 Applied to pay renewal premiums	4,716,737				4,716,737
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,868,241				18,868,241
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,237,031				25,237,031
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	22,988				22,988
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	22,988				22,988
8. Grand Totals (Lines 6.5 plus 7.4)	25,260,019				25,260,019
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,275,792		5,361,467		24,637,259
10. Matured endowments	106,396				106,396
11. Annuity benefits	8,872,391		20,716,260		29,588,651
12. Surrender values and withdrawals for life contracts	93,408,221		50,961,712		144,369,933
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	336,801				336,801
15. Totals	121,999,601		77,039,439		199,039,040
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	56	2,007,393			1	226,191			57	2,233,584
17. Incurred during current year	503	27,686,803			8	5,729,034			511	33,415,837
Settled during current year:										
18.1 By payment in full	498	19,718,515			8	5,361,467			506	25,079,982
18.2 By payment on compromised claims										
18.3 Totals paid	498	19,718,515			8	5,361,467			506	25,079,982
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	498	19,718,515			8	5,361,467			506	25,079,982
19. Unpaid Dec. 31, current year (16+17-18.6)	61	9,975,680			1	593,758			62	10,569,438
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	30,206	8,502,147,846	(a)		152	1,003,324,290			30,358	9,505,472,136
21. Issued during year	2,211	1,112,872,692			15	52,781,392			2,226	1,165,654,083
22. Other changes to in force (Net)	(1,433)	(466,290,771)			(2)	(301,071,302)			(1,435)	(767,362,073)
23. In force December 31 of current year	30,984	9,148,729,767	(a)		165	755,034,380			31,149	9,903,764,147

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	3,254	3,254			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,618,317	7,770,595	445,781	3,311,983	2,882,493
25.2 Guaranteed renewable (b)	1,925,166	1,689,174		300,858	683,752
25.3 Non-renewable for stated reasons only (b)	121,515	123,944	7,110	6,896	(15,489)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,664,998	9,583,713	452,891	3,619,737	3,550,756
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,668,252	9,586,967	452,891	3,619,737	3,550,756

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	35,783,753		8,088,512		43,872,265
2. Annuity considerations	12,940,285		5,278,792		18,219,077
3. Deposit-type contract funds	4,381,017	XXX	52,077,152	XXX	56,458,169
4. Other considerations			32,056,188		32,056,188
5. Totals (Sum of Lines 1 to 4)	53,105,055		97,500,644		150,605,699
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,073,033				1,073,033
6.2 Applied to pay renewal premiums	3,069,612				3,069,612
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,228,053				11,228,053
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,370,698				15,370,698
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	23,172				23,172
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	23,172				23,172
8. Grand Totals (Lines 6.5 plus 7.4)	15,393,870				15,393,870
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,227,756		2,044,101		21,271,857
10. Matured endowments	143,160				143,160
11. Annuity benefits	5,192,499		10,206,897		15,399,396
12. Surrender values and withdrawals for life contracts	26,660,866		52,613,229		79,274,095
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	146,780				146,780
15. Totals	51,371,061		64,864,227		116,235,288
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	53	2,294,144							53	2,294,144
17. Incurred during current year	416	19,177,751			4	2,044,101			420	21,221,852
Settled during current year:										
18.1 By payment in full	437	19,517,647			4	2,044,101			441	21,561,748
18.2 By payment on compromised claims										
18.3 Totals paid	437	19,517,647			4	2,044,101			441	21,561,748
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	437	19,517,647			4	2,044,101			441	21,561,748
19. Unpaid Dec. 31, current year (16+17-18.6)	32	1,954,248							32	1,954,248
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	18,406	2,961,624,897	(a)		168	637,478,029			18,574	3,599,102,926
21. Issued during year	521	234,184,952			12	35,015,184			533	269,200,137
22. Other changes to in force (Net)	(779)	(108,722,534)			(2)	(15,323,693)			(781)	(124,046,227)
23. In force December 31 of current year	18,148	3,087,087,315	(a)		178	657,169,521			18,326	3,744,256,836

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,144,235	2,187,094	112,306	2,173,614	484,309
25.2 Guaranteed renewable (b)	1,670,542	2,088,619		206,073	344,253
25.3 Non-renewable for stated reasons only (b)	47,282	48,228	2,476	1,538	120,568
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,862,059	4,323,941	114,782	2,381,225	949,130
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,862,059	4,323,941	114,782	2,381,225	949,130

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	38,700,674		1,351,078		40,051,752
2. Annuity considerations	15,261,260		6,362,631		21,623,891
3. Deposit-type contract funds	3,498,012	XXX	9,861,975	XXX	13,359,987
4. Other considerations			60,872,813		60,872,813
5. Totals (Sum of Lines 1 to 4)	57,459,946		78,448,497		135,908,443
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,007,888				1,007,888
6.2 Applied to pay renewal premiums	2,176,394				2,176,394
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,335,932				14,335,932
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,520,214				17,520,214
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,770				12,770
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,770				12,770
8. Grand Totals (Lines 6.5 plus 7.4)	17,532,984				17,532,984
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,821,071		904,980		26,726,051
10. Matured endowments	76,218				76,218
11. Annuity benefits	4,262,315		6,073,343		10,335,658
12. Surrender values and withdrawals for life contracts	27,596,062		48,187,827		75,783,889
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	231,858		2,521		234,379
15. Totals	57,987,524		55,168,671		113,156,195
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	61	7,717,324							61	7,717,324
17. Incurred during current year	300	22,521,007			6	907,500			306	23,428,507
Settled during current year:										
18.1 By payment in full	332	26,129,065			6	907,500			338	27,036,565
18.2 By payment on compromised claims										
18.3 Totals paid	332	26,129,065			6	907,500			338	27,036,565
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	332	26,129,065			6	907,500			338	27,036,565
19. Unpaid Dec. 31, current year (16+17-18.6)	29	4,109,266							29	4,109,266
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	15,096	4,311,313,328	(a)		124	653,836,618			15,220	4,965,149,946
21. Issued during year	646	374,215,287			5	4,939,678			651	379,154,964
22. Other changes to in force (Net)	(743)	(242,138,403)			(1)	(2,882,839)			(744)	(245,021,242)
23. In force December 31 of current year	14,999	4,443,390,212	(a)		128	655,893,457			15,127	5,099,283,668

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	1,367	1,367		4,383	(189)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,877,485	3,954,896	195,900	1,965,874	(1,700,044)
25.2 Guaranteed renewable (b)	1,659,639	2,015,555		241,619	403,922
25.3 Non-renewable for stated reasons only (b)	87,970	89,729	4,450		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,625,094	6,060,180	200,350	2,207,493	(1,296,122)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,626,461	6,061,547	200,350	2,211,876	(1,296,311)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	28,381,217		3,236,524		31,617,741
2. Annuity considerations	24,735,305		89,822,376		114,557,681
3. Deposit-type contract funds	2,103,157	XXX	45,238,173	XXX	47,341,330
4. Other considerations			22,708,915		22,708,915
5. Totals (Sum of Lines 1 to 4)	55,219,679		161,005,988		216,225,667
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,096,573				1,096,573
6.2 Applied to pay renewal premiums	2,026,132				2,026,132
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,448,110				8,448,110
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,570,815				11,570,815
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	23,397				23,397
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	23,397				23,397
8. Grand Totals (Lines 6.5 plus 7.4)	11,594,212				11,594,212
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,141,437		2,409,408		18,550,845
10. Matured endowments	35,274				35,274
11. Annuity benefits	5,521,213		16,626,723		22,147,936
12. Surrender values and withdrawals for life contracts	31,390,765		54,607,523		85,998,288
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	368,840		2,752		371,592
15. Totals	53,457,529		73,646,406		127,103,935
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	39	2,268,186			1	177,043			40	2,445,230
17. Incurred during current year	331	15,768,434			8	2,235,117			339	18,003,550
Settled during current year:										
18.1 By payment in full	332	16,545,449			9	2,412,160			341	18,957,608
18.2 By payment on compromised claims										
18.3 Totals paid	332	16,545,449			9	2,412,160			341	18,957,608
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	332	16,545,449			9	2,412,160			341	18,957,608
19. Unpaid Dec. 31, current year (16+17-18.6)	38	1,491,171							38	1,491,171
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,069	3,365,969,478	(a)		61	270,827,201			14,130	3,636,796,679
21. Issued during year	659	338,364,928			2	10,682,905			661	349,047,833
22. Other changes to in force (Net)	(705)	(169,189,315)			(1)	(3,617,360)			(706)	(172,806,675)
23. In force December 31 of current year	14,023	3,535,145,090	(a)		62	277,892,747			14,085	3,813,037,837

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	35,881	35,881		3,091	(81)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,656,640	3,729,665	189,608	4,408,401	2,636,565
25.2 Guaranteed renewable (b)	1,432,532	1,278,711		321,266	60,864
25.3 Non-renewable for stated reasons only (b)	111,345	113,571	5,779	6,940	205,899
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,200,517	5,121,947	195,387	4,736,607	2,903,328
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,236,398	5,157,828	195,387	4,739,698	2,903,247

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	37,584,952		65,119,335		102,704,287
2. Annuity considerations	35,307,924		5,211,909		40,519,833
3. Deposit-type contract funds	4,690,143	XXX	45,036,555	XXX	49,726,698
4. Other considerations			29,592,913		29,592,913
5. Totals (Sum of Lines 1 to 4)	77,583,019		144,960,712		222,543,731
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	834,305				834,305
6.2 Applied to pay renewal premiums	1,999,293				1,999,293
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,452,442				8,452,442
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,286,040				11,286,040
Annuities:					
7.1 Paid in cash or left on deposit	201				201
7.2 Applied to provide paid-up annuities	17,624				17,624
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	17,825				17,825
8. Grand Totals (Lines 6.5 plus 7.4)	11,303,865				11,303,865
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,372,465		1,571,297		12,943,762
10. Matured endowments	73,743				73,743
11. Annuity benefits	3,423,372		16,358,046		19,781,418
12. Surrender values and withdrawals for life contracts	24,185,106		17,096,978		41,282,084
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	277,379				277,379
15. Totals	39,332,065		35,026,321		74,358,386
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	39	3,524,482			1	809,268			40	4,333,750
17. Incurred during current year	229	10,005,737			3	1,400,153			232	11,405,890
Settled during current year:										
18.1 By payment in full	223	11,722,774			3	1,571,297			226	13,294,072
18.2 By payment on compromised claims										
18.3 Totals paid	223	11,722,774			3	1,571,297			226	13,294,072
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	223	11,722,774			3	1,571,297			226	13,294,072
19. Unpaid Dec. 31, current year (16+17-18.6)	45	1,807,445			1	638,123			46	2,445,568
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,088	3,752,803,571	(a)		102	384,062,869			12,190	4,136,866,440
21. Issued during year	1,347	846,119,520			10	226,937,284			1,357	1,073,056,803
22. Other changes to in force (Net)	(608)	(220,581,377)			8	(8,352,664)			(600)	(228,934,041)
23. In force December 31 of current year	12,827	4,378,341,714	(a)		120	602,647,489			12,947	4,980,989,203

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,712,995	4,807,200	296,161	2,954,838	4,322,795
25.2 Guaranteed renewable (b)	1,329,905	1,467,694		208,549	515,517
25.3 Non-renewable for stated reasons only (b)	93,894	95,770	5,900	3,138	(95,952)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,136,794	6,370,664	302,061	3,166,525	4,742,360
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,136,794	6,370,664	302,061	3,166,525	4,742,360

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	16,887,773		5,074,323		21,962,096
2. Annuity considerations	16,668,760		5,395,679		22,064,439
3. Deposit-type contract funds	1,139,574	XXX	10,290,905	XXX	11,430,479
4. Other considerations			29,052,136		29,052,136
5. Totals (Sum of Lines 1 to 4)	34,696,107		49,813,043		84,509,150
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	629,712				629,712
6.2 Applied to pay renewal premiums	1,267,891				1,267,891
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,516,610				5,516,610
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,414,213				7,414,213
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	20,441				20,441
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	20,441				20,441
8. Grand Totals (Lines 6.5 plus 7.4)	7,434,654				7,434,654
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,654,649		4,944		6,659,593
10. Matured endowments	40,612				40,612
11. Annuity benefits	3,934,079		4,509,503		8,443,582
12. Surrender values and withdrawals for life contracts	14,139,194		182,384,202		196,523,396
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	169,102				169,102
15. Totals	24,937,636		186,898,649		211,836,285
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	37	1,907,851							37	1,907,851
17. Incurred during current year	238	5,350,308			1	668,115			239	6,018,423
Settled during current year:										
18.1 By payment in full	258	6,864,311				4,944			258	6,869,255
18.2 By payment on compromised claims										
18.3 Totals paid	258	6,864,311				4,944			258	6,869,255
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	258	6,864,311				4,944			258	6,869,255
19. Unpaid Dec. 31, current year (16+17-18.6)	17	393,848			1	663,170			18	1,057,019
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,244	1,342,642,633	(a)		29	540,450,055			7,273	1,883,092,688
21. Issued during year	360	177,805,443			1	20,329,765			361	198,135,208
22. Other changes to in force (Net)	(327)	(65,321,933)				277,178			(327)	(65,044,756)
23. In force December 31 of current year	7,277	1,455,126,143	(a)		30	561,056,997			7,307	2,016,183,140

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)				8,218	(354)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,556,884	1,587,828	65,374	1,117,880	17,147
25.2 Guaranteed renewable (b)	962,520	797,027		133,039	954,425
25.3 Non-renewable for stated reasons only (b)	61,227	62,450	2,586		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,580,631	2,447,305	67,960	1,250,919	971,572
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,580,631	2,447,305	67,960	1,259,137	971,218

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	117,213,280		14,205,771		131,419,051
2. Annuity considerations	52,413,257		18,637,372		71,050,629
3. Deposit-type contract funds	10,029,624	XXX	54,368,722	XXX	64,398,346
4. Other considerations			135,176,273		135,176,273
5. Totals (Sum of Lines 1 to 4)	179,656,161		222,388,138		402,044,299
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,403,510				3,403,510
6.2 Applied to pay renewal premiums	11,029,899				11,029,899
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	33,904,872				33,904,872
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,338,281				48,338,281
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	45,588				45,588
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	45,588				45,588
8. Grand Totals (Lines 6.5 plus 7.4)	48,383,869				48,383,869
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	43,219,223		6,899,804		50,119,027
10. Matured endowments	897,161				897,161
11. Annuity benefits	7,866,554		14,473,607		22,340,161
12. Surrender values and withdrawals for life contracts	84,915,738		396,892,167		481,807,905
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	565,151				565,151
15. Totals	137,463,827		418,265,578		555,729,405
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	116	9,681,912			1	252,338			117	9,934,250
17. Incurred during current year	717	43,026,570			12	6,910,344			729	49,936,915
Settled during current year:										
18.1 By payment in full	758	44,681,509			12	6,899,804			770	51,581,313
18.2 By payment on compromised claims										
18.3 Totals paid	758	44,681,509			12	6,899,804			770	51,581,313
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	758	44,681,509			12	6,899,804			770	51,581,313
19. Unpaid Dec. 31, current year (16+17-18.6)	75	8,026,974			1	262,878			76	8,289,852
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	40,518	12,812,374,667	(a)		93	550,251,694			40,611	13,362,626,360
21. Issued during year	2,179	1,185,891,280			6	57,788,195			2,185	1,243,679,474
22. Other changes to in force (Net)	(1,837)	(613,477,086)			3	(46,897,431)			(1,834)	(660,374,517)
23. In force December 31 of current year	40,860	13,384,788,860	(a)		102	561,142,458			40,962	13,945,931,318

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,042,200	17,382,845	1,130,517	10,602,982	10,466,393
25.2 Guaranteed renewable (b)	10,511,894	13,016,571		2,354,970	2,794,910
25.3 Non-renewable for stated reasons only (b)	393,983	401,858	26,135	28,388	(62,935)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	27,948,077	30,801,274	1,156,652	12,986,340	13,198,368
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	27,948,077	30,801,274	1,156,652	12,986,340	13,198,368

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	184,134,926		20,320,389		204,455,315
2. Annuity considerations	173,953,148		302,188,707		476,141,855
3. Deposit-type contract funds	22,297,681	XXX	319,374,020	XXX	341,671,701
4. Other considerations			1,110,297,276		1,110,297,276
5. Totals (Sum of Lines 1 to 4)	380,385,755		1,752,180,392		2,132,566,147
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,994,709				4,994,709
6.2 Applied to pay renewal premiums	12,746,481				12,746,481
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	45,690,003				45,690,003
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,431,193				63,431,193
Annuities:					
7.1 Paid in cash or left on deposit	9,702				9,702
7.2 Applied to provide paid-up annuities	81,689				81,689
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	91,391				91,391
8. Grand Totals (Lines 6.5 plus 7.4)	63,522,584				63,522,584
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	72,821,633		7,142,360		79,963,993
10. Matured endowments	452,873				452,873
11. Annuity benefits	29,992,590		111,976,094		141,968,684
12. Surrender values and withdrawals for life contracts	160,804,770		2,352,399,607		2,513,204,377
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	726,020		8,775		734,795
15. Totals	264,797,886		2,471,526,836		2,736,324,722
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	181	20,092,478			5	2,256,131			186	22,348,608
17. Incurred during current year	1,154	65,194,416			30	6,584,973			1,184	71,779,389
Settled during current year:										
18.1 By payment in full	1,177	75,374,781			33	7,151,136			1,210	82,525,917
18.2 By payment on compromised claims										
18.3 Totals paid	1,177	75,374,781			33	7,151,136			1,210	82,525,917
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,177	75,374,781			33	7,151,136			1,210	82,525,917
19. Unpaid Dec. 31, current year (16+17-18.6)	158	9,912,113			2	1,689,968			160	11,602,081
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	60,578	19,550,113,279	(a)		312	3,702,007,754			60,890	23,252,121,033
21. Issued during year	4,945	3,356,048,619			21	203,289,779			4,966	3,559,338,398
22. Other changes to in force (Net)	(2,589)	(775,504,716)			(6)	(145,407,257)			(2,595)	(920,911,973)
23. In force December 31 of current year	62,934	22,130,657,182	(a)		327	3,759,890,276			63,261	25,890,547,457

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	6,442	6,442		425	425
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	21,383,783	21,811,210	1,180,219	12,963,648	16,312,912
25.2 Guaranteed renewable (b)	11,247,287	8,957,351		2,123,553	5,449,309
25.3 Non-renewable for stated reasons only (b)	520,066	530,461	28,704	37,095	109,626
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,151,136	31,299,022	1,208,923	15,124,296	21,871,847
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,157,578	31,305,464	1,208,923	15,124,721	21,872,272

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	109,145,387		4,219,355		113,364,742
2. Annuity considerations	127,341,657		117,529,590		244,871,247
3. Deposit-type contract funds	34,450,571	XXX	83,626,824	XXX	118,077,395
4. Other considerations			269,244,468		269,244,468
5. Totals (Sum of Lines 1 to 4)	270,937,615		474,620,237		745,557,852
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,958,831				3,958,831
6.2 Applied to pay renewal premiums	10,437,915				10,437,915
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,615,888				32,615,888
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	47,012,634				47,012,634
Annuities:					
7.1 Paid in cash or left on deposit	308				308
7.2 Applied to provide paid-up annuities	136,156				136,156
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	136,464				136,464
8. Grand Totals (Lines 6.5 plus 7.4)	47,149,098				47,149,098
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	56,276,853		1,938,268		58,215,121
10. Matured endowments	303,158				303,158
11. Annuity benefits	22,862,736		63,304,583		86,167,319
12. Surrender values and withdrawals for life contracts	137,724,243		166,396,817		304,121,060
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	620,935				620,935
15. Totals	217,787,925		231,639,668		449,427,593
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	104	3,638,468			3	1,055,527			107	4,693,995
17. Incurred during current year	1,030	67,245,232			5	1,545,585			1,035	68,790,818
Settled during current year:										
18.1 By payment in full	1,007	57,200,937			6	1,938,268			1,013	59,139,205
18.2 By payment on compromised claims										
18.3 Totals paid	1,007	57,200,937			6	1,938,268			1,013	59,139,205
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,007	57,200,937			6	1,938,268			1,013	59,139,205
19. Unpaid Dec. 31, current year (16+17-18.6)	127	13,682,764			2	662,845			129	14,345,608
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	45,186	9,554,905,071	(a)		129	1,272,547,242			45,315	10,827,452,314
21. Issued during year	2,255	1,158,099,942			15	34,942,645			2,270	1,193,042,587
22. Other changes to in force (Net)	(2,232)	(464,333,397)			(12)	(30,372,726)			(2,244)	(494,706,124)
23. In force December 31 of current year	45,209	10,248,671,616	(a)		132	1,277,117,161			45,341	11,525,788,778

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	3,980	3,980			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,723,943	8,898,320	440,923	6,475,018	6,338,732
25.2 Guaranteed renewable (b)	5,479,558	5,334,740		1,214,924	3,200,327
25.3 Non-renewable for stated reasons only (b)	159,839	163,034	8,079	4,541	1,254
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,363,340	14,396,094	449,002	7,694,483	9,540,313
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,367,320	14,400,074	449,002	7,694,483	9,540,313

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	54,628,231		7,673,672		62,301,903
2. Annuity considerations	66,891,101		9,529,015		76,420,116
3. Deposit-type contract funds	5,296,779	XXX	200,118,704	XXX	205,415,483
4. Other considerations			326,550,068		326,550,068
5. Totals (Sum of Lines 1 to 4)	126,816,111		543,871,459		670,687,570
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,532,014				1,532,014
6.2 Applied to pay renewal premiums	3,470,546				3,470,546
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,127,284				13,127,284
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,129,844				18,129,844
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	22,838				22,838
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	22,838				22,838
8. Grand Totals (Lines 6.5 plus 7.4)	18,152,682				18,152,682
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,796,547		1,645,418		17,441,965
10. Matured endowments	156,229				156,229
11. Annuity benefits	10,708,491		23,354,841		34,063,332
12. Surrender values and withdrawals for life contracts	64,508,801		413,441,320		477,950,121
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	149,120				149,120
15. Totals	91,319,188		438,441,579		529,760,767
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	54	5,313,292							54	5,313,292
17. Incurred during current year	444	18,388,564			6	1,788,743			450	20,177,307
Settled during current year:										
18.1 By payment in full	438	16,101,863			5	1,645,418			443	17,747,281
18.2 By payment on compromised claims										
18.3 Totals paid	438	16,101,863			5	1,645,418			443	17,747,281
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	438	16,101,863			5	1,645,418			443	17,747,281
19. Unpaid Dec. 31, current year (16+17-18.6)	60	7,599,994			1	143,325			61	7,743,319
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	21,302	4,760,488,325	(a)		136	581,110,772			21,438	5,341,599,097
21. Issued during year	1,106	667,730,265			11	34,495,274			1,117	702,225,538
22. Other changes to in force (Net)	(874)	(229,777,566)			(2)	(22,941,698)			(876)	(252,719,264)
23. In force December 31 of current year	21,534	5,198,441,024	(a)		145	592,664,347			21,679	5,791,105,371

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)				2,166	(93)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,081,931	6,203,452	323,904	5,209,482	1,237,144
25.2 Guaranteed renewable (b)	3,205,865	2,694,497		201,435	812,482
25.3 Non-renewable for stated reasons only (b)	58,378	59,545	3,110	3,344	(10,154)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,346,174	8,957,494	327,014	5,414,261	2,039,472
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,346,174	8,957,494	327,014	5,416,427	2,039,379

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	31,464,979		36,187,553		67,652,532
2. Annuity considerations	13,730,235		20,865,538		34,595,773
3. Deposit-type contract funds	2,438,844	XXX	14,409,225	XXX	16,848,069
4. Other considerations			3,062,381		3,062,381
5. Totals (Sum of Lines 1 to 4)	47,634,058		74,524,697		122,158,755
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	400,295				400,295
6.2 Applied to pay renewal premiums	2,273,676				2,273,676
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,548,491				6,548,491
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,222,462				9,222,462
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,386				12,386
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,386				12,386
8. Grand Totals (Lines 6.5 plus 7.4)	9,234,848				9,234,848
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,686,237		3,252,111		10,938,348
10. Matured endowments	37,518				37,518
11. Annuity benefits	2,189,957		3,392,169		5,582,126
12. Surrender values and withdrawals for life contracts	14,428,796		6,075,640		20,504,436
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	150,774		929		151,703
15. Totals	24,493,282		12,720,849		37,214,131
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	26	2,162,737			1	130,759			27	2,293,497
17. Incurred during current year	144	6,401,822			19	6,026,029			163	12,427,851
Settled during current year:										
18.1 By payment in full	159	7,874,529			14	3,253,040			173	11,127,569
18.2 By payment on compromised claims										
18.3 Totals paid	159	7,874,529			14	3,253,040			173	11,127,569
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	159	7,874,529			14	3,253,040			173	11,127,569
19. Unpaid Dec. 31, current year (16+17-18.6)	11	690,030			6	2,903,749			17	3,593,779
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	10,245	3,659,959,052	(a)		94	744,906,789			10,339	4,404,865,841
21. Issued during year	829	541,059,467			8	94,499,231			837	635,558,698
22. Other changes to in force (Net)	(453)	(174,889,436)				(19,254,051)			(453)	(194,143,487)
23. In force December 31 of current year	10,621	4,026,129,083	(a)		102	820,151,969			10,723	4,846,281,052

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,968,261	8,127,534	464,531	4,253,115	6,017,391
25.2 Guaranteed renewable (b)	2,128,011	3,088,711		1,161,486	674,343
25.3 Non-renewable for stated reasons only (b)	308,693	314,864	17,996	5,884	23,550
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,404,965	11,531,109	482,527	5,420,485	6,715,284
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,404,965	11,531,109	482,527	5,420,485	6,715,284

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	62,469,937		10,888,096		73,358,033
2. Annuity considerations	42,017,169		70,289,026		112,306,195
3. Deposit-type contract funds	5,206,889	XXX	34,649,838	XXX	39,856,727
4. Other considerations			119,970,137		119,970,137
5. Totals (Sum of Lines 1 to 4)	109,693,995		235,797,097		345,491,092
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,870,407				1,870,407
6.2 Applied to pay renewal premiums	4,328,448				4,328,448
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,918,356				15,918,356
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,117,211				22,117,211
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	30,465				30,465
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	30,465				30,465
8. Grand Totals (Lines 6.5 plus 7.4)	22,147,676				22,147,676
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,577,809		1,838,865		26,416,674
10. Matured endowments	203,820				203,820
11. Annuity benefits	9,506,896		12,951,373		22,458,269
12. Surrender values and withdrawals for life contracts	69,312,641		158,313,256		227,625,897
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	226,603		2,148		228,751
15. Totals	103,827,769		173,105,642		276,933,411
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	57	1,726,782			2	889,029			59	2,615,812
17. Incurred during current year	530	27,627,784			9	1,280,322			539	28,908,106
Settled during current year:										
18.1 By payment in full	492	25,008,103			10	1,841,013			502	26,849,116
18.2 By payment on compromised claims										
18.3 Totals paid	492	25,008,103			10	1,841,013			502	26,849,116
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	492	25,008,103			10	1,841,013			502	26,849,116
19. Unpaid Dec. 31, current year (16+17-18.6)	95	4,346,464			1	328,339			96	4,674,802
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	25,558	6,236,524,411	(a)		209	1,195,539,472			25,767	7,432,063,883
21. Issued during year	1,525	749,855,789			10	65,792,967			1,535	815,648,756
22. Other changes to in force (Net)	(1,332)	(352,971,914)			(5)	(64,176,909)			(1,337)	(417,148,823)
23. In force December 31 of current year	25,751	6,633,408,286	(a)		214	1,197,155,530			25,965	7,830,563,816

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	700	700			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,837,002	7,993,651	455,314	9,038,083	10,858,436
25.2 Guaranteed renewable (b)	2,792,846	2,714,243		515,794	1,450,588
25.3 Non-renewable for stated reasons only (b)	273,002	278,459	15,861	(706)	(26,027)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,902,850	10,986,353	471,175	9,553,171	12,282,997
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,903,550	10,987,053	471,175	9,553,171	12,282,997

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,483,886		521,314		12,005,200
2. Annuity considerations	2,563,869		1,907,430		4,471,299
3. Deposit-type contract funds	540,280	XXX	7,943,346	XXX	8,483,626
4. Other considerations			4,632,793		4,632,793
5. Totals (Sum of Lines 1 to 4)	14,588,035		15,004,883		29,592,918
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	315,302				315,302
6.2 Applied to pay renewal premiums	980,152				980,152
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,300,744				3,300,744
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,596,198				4,596,198
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,082				5,082
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,082				5,082
8. Grand Totals (Lines 6.5 plus 7.4)	4,601,280				4,601,280
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,953,742		50,000		6,003,742
10. Matured endowments					
11. Annuity benefits	1,470,281		1,424,273		2,894,554
12. Surrender values and withdrawals for life contracts	8,667,340		507,219		9,174,559
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	41,461				41,461
15. Totals	16,132,824		1,981,492		18,114,316
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	11	1,306,557							11	1,306,557
17. Incurred during current year	80	5,280,809			1	50,000			81	5,330,809
Settled during current year:										
18.1 By payment in full	77	5,995,203			1	50,000			78	6,045,203
18.2 By payment on compromised claims										
18.3 Totals paid	77	5,995,203			1	50,000			78	6,045,203
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	77	5,995,203			1	50,000			78	6,045,203
19. Unpaid Dec. 31, current year (16+17-18.6)	14	592,162							14	592,162
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,036	744,174,848	(a)		39	431,658,246			3,075	1,175,833,094
21. Issued during year	166	67,798,259			12	20,621,463			178	88,419,722
22. Other changes to in force (Net)	(148)	(22,945,911)			(12)	(8,791,067)			(160)	(31,736,978)
23. In force December 31 of current year	3,054	789,027,196	(a)		39	443,488,643			3,093	1,232,515,839

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	944,880	963,765	39,837	749,471	1,638,881
25.2 Guaranteed renewable (b)	411,234	372,142		33,267	48,120
25.3 Non-renewable for stated reasons only (b)	21,915	22,353	924		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,378,029	1,358,260	40,761	782,738	1,687,001
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,378,029	1,358,260	40,761	782,738	1,687,001

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____.



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	29,015,699		14,124,709		43,140,408
2. Annuity considerations	10,531,124		8,636,386		19,167,510
3. Deposit-type contract funds	773,664	XXX	16,403,210	XXX	17,176,874
4. Other considerations			183,547,528		183,547,528
5. Totals (Sum of Lines 1 to 4)	40,320,487		222,711,833		263,032,320
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,247,269				1,247,269
6.2 Applied to pay renewal premiums	3,188,333				3,188,333
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,956,131				10,956,131
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,391,733				15,391,733
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	19,140				19,140
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	19,140				19,140
8. Grand Totals (Lines 6.5 plus 7.4)	15,410,873				15,410,873
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,216,314				18,216,314
10. Matured endowments	70,156				70,156
11. Annuity benefits	3,248,686		10,366,509		13,615,195
12. Surrender values and withdrawals for life contracts	21,871,679		156,048,657		177,920,336
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	159,263				159,263
15. Totals	43,566,098		166,415,166		209,981,264
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	44	3,132,997							44	3,132,997
17. Incurred during current year	321	26,767,661							321	26,767,661
Settled during current year:										
18.1 By payment in full	317	18,445,718							317	18,445,718
18.2 By payment on compromised claims										
18.3 Totals paid	317	18,445,718							317	18,445,718
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	317	18,445,718							317	18,445,718
19. Unpaid Dec. 31, current year (16+17-18.6)	48	11,454,939							48	11,454,939
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	17,157	2,725,289,963	(a)		73	244,813,987			17,230	2,970,103,949
21. Issued during year	440	211,725,461			21	60,008,432			461	271,733,894
22. Other changes to in force (Net)	(708)	(151,971,694)			(10)	(18,007,269)			(718)	(169,978,963)
23. In force December 31 of current year	16,889	2,785,043,730	(a)		84	286,815,149			16,973	3,071,858,880

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,733,566	2,788,204	133,047	2,117,678	2,715,218
25.2 Guaranteed renewable (b)	2,864,313	3,263,918		408,539	1,189,605
25.3 Non-renewable for stated reasons only (b)	169,081	172,461	8,229	15,913	81,510
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,766,960	6,224,583	141,276	2,542,130	3,986,333
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,766,960	6,224,583	141,276	2,542,130	3,986,333

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	32,745,291		357,716		33,103,007
2. Annuity considerations	13,171,269		13,931,800		27,103,069
3. Deposit-type contract funds	6,249,779	XXX	14,282,379	XXX	20,532,158
4. Other considerations			72,717,262		72,717,262
5. Totals (Sum of Lines 1 to 4)	52,166,339		101,289,157		153,455,496
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	566,586				566,586
6.2 Applied to pay renewal premiums	1,314,806				1,314,806
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,210,076				6,210,076
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,091,468				8,091,468
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	13,438				13,438
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	13,438				13,438
8. Grand Totals (Lines 6.5 plus 7.4)	8,104,906				8,104,906
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,217,587		267,555		5,485,142
10. Matured endowments	11,889				11,889
11. Annuity benefits	2,954,238		4,515,058		7,469,296
12. Surrender values and withdrawals for life contracts	29,716,186		56,321,802		86,037,988
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	209,590		1,741		211,331
15. Totals	38,109,490		61,106,156		99,215,646
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	21	456,524							21	456,524
17. Incurred during current year	109	4,900,168			2	269,296			111	5,169,464
Settled during current year:										
18.1 By payment in full	120	5,189,066			2	269,296			122	5,458,362
18.2 By payment on compromised claims										
18.3 Totals paid	120	5,189,066			2	269,296			122	5,458,362
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	120	5,189,066			2	269,296			122	5,458,362
19. Unpaid Dec. 31, current year (16+17-18.6)	10	167,626							10	167,626
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	9,095	3,032,077,504	(a)		12	29,722,606			9,107	3,061,800,110
21. Issued during year	575	439,810,647				1,419,600			575	441,230,247
22. Other changes to in force (Net)	(441)	(169,439,368)			5	3,164,255			(436)	(166,275,113)
23. In force December 31 of current year	9,229	3,302,448,783	(a)		17	34,306,461			9,246	3,336,755,244

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,454,701	2,503,767	136,785	1,468,108	3,914,870
25.2 Guaranteed renewable (b)	860,310	731,582		225,232	1,270,316
25.3 Non-renewable for stated reasons only (b)	50,975	51,994	2,841		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,365,986	3,287,343	139,626	1,693,340	5,185,186
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,365,986	3,287,343	139,626	1,693,340	5,185,186

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	32,499,601		142,255		32,641,856
2. Annuity considerations	23,991,264		22,566,639		46,557,903
3. Deposit-type contract funds	4,816,780	XXX	21,013,264	XXX	25,830,044
4. Other considerations			598,436,172		598,436,172
5. Totals (Sum of Lines 1 to 4)	61,307,645		642,158,330		703,465,975
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	797,544				797,544
6.2 Applied to pay renewal premiums	1,950,473				1,950,473
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,189,184				7,189,184
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,937,201				9,937,201
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,505				12,505
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,505				12,505
8. Grand Totals (Lines 6.5 plus 7.4)	9,949,706				9,949,706
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,512,571		354		11,512,925
10. Matured endowments	73,798				73,798
11. Annuity benefits	6,306,252		14,625,128		20,931,380
12. Surrender values and withdrawals for life contracts	35,942,621		91,932,676		127,875,297
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	113,660		1,014		114,674
15. Totals	53,948,902		106,559,172		160,508,074
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	28	1,179,627							28	1,179,627
17. Incurred during current year	245	12,497,601			1	1,368			246	12,498,970
Settled during current year:										
18.1 By payment in full	250	11,699,875			1	1,368			251	11,701,243
18.2 By payment on compromised claims										
18.3 Totals paid	250	11,699,875			1	1,368			251	11,701,243
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	250	11,699,875			1	1,368			251	11,701,243
19. Unpaid Dec. 31, current year (16+17-18.6)	23	1,977,354							23	1,977,354
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,026	2,990,204,926	(a)		33	117,174,150			13,059	3,107,379,075
21. Issued during year	837	413,373,804				3,025,000			837	416,398,804
22. Other changes to in force (Net)	(556)	(153,464,454)			(1)	(3,151,196)			(557)	(156,615,651)
23. In force December 31 of current year	13,307	3,250,114,275	(a)		32	117,047,953			13,339	3,367,162,229

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,669,425	2,722,783	128,115	1,385,493	1,582,912
25.2 Guaranteed renewable (b)	2,049,405	1,486,029		294,273	1,777,650
25.3 Non-renewable for stated reasons only (b)	55,070	56,171	2,643		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,773,900	4,264,983	130,758	1,679,766	3,360,562
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,773,900	4,264,983	130,758	1,679,766	3,360,562

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	393,022,344		25,295,813		418,318,157
2. Annuity considerations	114,765,104		80,441,788		195,206,892
3. Deposit-type contract funds	22,296,862	XXX	149,472,747	XXX	171,769,609
4. Other considerations			380,560,405		380,560,405
5. Totals (Sum of Lines 1 to 4)	530,084,310		635,770,753		1,165,855,063
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,780,917				3,780,917
6.2 Applied to pay renewal premiums	13,879,902				13,879,902
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	62,513,895				62,513,895
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	80,174,714				80,174,714
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	25,512				25,512
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	25,512				25,512
8. Grand Totals (Lines 6.5 plus 7.4)	80,200,226				80,200,226
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	65,048,765		1,908,231		66,956,996
10. Matured endowments	359,356				359,356
11. Annuity benefits	20,784,183		37,275,241		58,059,424
12. Surrender values and withdrawals for life contracts	193,366,406		361,920,499		555,286,905
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,484,155		3,037		1,487,192
15. Totals	281,042,865		401,107,008		682,149,873
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	77	13,687,470				135,263			77	13,822,733
17. Incurred during current year	790	71,758,196			8	1,977,874			798	73,736,070
Settled during current year:										
18.1 By payment in full	786	66,892,154			7	1,911,268			793	68,803,422
18.2 By payment on compromised claims		26,500								26,500
18.3 Totals paid	786	66,918,654			7	1,911,268			793	68,829,922
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	786	66,918,654			7	1,911,268			793	68,829,922
19. Unpaid Dec. 31, current year (16+17-18.6)	81	18,527,012			1	201,870			82	18,728,881
POLICY EXHIBIT										
20. In force December 31, prior year	65,296	35,466,072,484	(a)		No. of Policies 88	1,577,671,924			65,384	37,043,744,408
21. Issued during year	8,253	6,093,754,652			19	121,846,023			8,272	6,215,600,675
22. Other changes to in force (Net)	(2,933)	(1,512,843,801)			44	(144,350,357)			(2,889)	(1,657,194,158)
23. In force December 31 of current year	70,616	40,046,983,335	(a)		151	1,555,167,590			70,767	41,602,150,925

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	9,620	9,620		905	905
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	27,983,507	28,542,850	1,205,914	11,114,494	12,999,073
25.2 Guaranteed renewable (b)	11,885,694	10,097,233		1,860,185	2,389,899
25.3 Non-renewable for stated reasons only (b)	461,997	471,232	19,909	11,096	40,580
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	40,331,198	39,111,315	1,225,823	12,985,775	15,429,552
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	40,340,818	39,120,935	1,225,823	12,986,680	15,430,457

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	19,482,635		1,075,367		20,558,002
2. Annuity considerations	17,901,429		3,129,786		21,031,215
3. Deposit-type contract funds	8,011,308	XXX	8,639,377	XXX	16,650,685
4. Other considerations			3,002,190		3,002,190
5. Totals (Sum of Lines 1 to 4)	45,395,372		15,846,720		61,242,092
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	740,156				740,156
6.2 Applied to pay renewal premiums	1,180,668				1,180,668
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,871,402				5,871,402
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,792,226				7,792,226
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	10,384				10,384
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	10,384				10,384
8. Grand Totals (Lines 6.5 plus 7.4)	7,802,610				7,802,610
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,829,243		1,004,968		9,834,211
10. Matured endowments					
11. Annuity benefits	2,078,382		2,606,397		4,684,779
12. Surrender values and withdrawals for life contracts	13,697,972		708,452		14,406,424
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	49,369		763		50,132
15. Totals	24,654,966		4,320,580		28,975,546
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	582,189							12	582,189
17. Incurred during current year	148	8,683,361			4	1,005,730			152	9,689,091
Settled during current year:										
18.1 By payment in full	147	8,878,558			4	1,005,730			151	9,884,289
18.2 By payment on compromised claims										
18.3 Totals paid	147	8,878,558			4	1,005,730			151	9,884,289
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	147	8,878,558			4	1,005,730			151	9,884,289
19. Unpaid Dec. 31, current year (16+17-18.6)	13	386,991							13	386,991
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,747	1,688,241,915	(a)		48	194,909,829			7,795	1,883,151,744
21. Issued during year	424	244,009,875			12	22,220,171			436	266,230,046
22. Other changes to in force (Net)	(315)	(72,996,183)			(3)	(19,878,102)			(318)	(92,874,285)
23. In force December 31 of current year	7,856	1,859,255,607	(a)		57	197,251,898			7,913	2,056,507,505

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,285,533	1,311,229	58,683	742,091	(1,297,105)
25.2 Guaranteed renewable (b)	930,002	839,780		226,804	272,810
25.3 Non-renewable for stated reasons only (b)	53,871	54,947	2,459		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,269,406	2,205,956	61,142	968,895	(1,024,295)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,269,406	2,205,956	61,142	968,895	(1,024,295)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,141,533,597		25,005,372		1,166,538,969
2. Annuity considerations	337,180,740		261,656,072		598,836,812
3. Deposit-type contract funds	56,629,802	XXX	304,912,038	XXX	361,541,840
4. Other considerations			927,350,540		927,350,540
5. Totals (Sum of Lines 1 to 4)	1,535,344,139		1,518,924,022		3,054,268,161
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,056,258				11,056,258
6.2 Applied to pay renewal premiums	44,097,715				44,097,715
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	184,873,667				184,873,667
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	240,027,640				240,027,640
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	316,919				316,919
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	316,919				316,919
8. Grand Totals (Lines 6.5 plus 7.4)	240,344,559				240,344,559
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	265,488,075		16,534,905		282,022,980
10. Matured endowments	3,211,559				3,211,559
11. Annuity benefits	58,868,437		87,330,308		146,198,745
12. Surrender values and withdrawals for life contracts	489,225,035		1,431,977,397		1,921,202,432
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,551,948		7,908		4,559,856
15. Totals	821,345,054		1,535,850,518		2,357,195,572
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	314	67,568,464			3	1,377,859			317	68,946,323
17. Incurred during current year	3,032	251,075,488			47	17,111,243			3,079	268,186,730
Settled during current year:										
18.1 By payment in full	3,020	273,251,304			45	16,542,814			3,065	289,794,118
18.2 By payment on compromised claims										
18.3 Totals paid	3,020	273,251,304			45	16,542,814			3,065	289,794,118
18.4 Reduction by compromise	(1)	(750,000)							(1)	(750,000)
18.5 Amount rejected	1	750,000							1	750,000
18.6 Total settlements	3,020	273,251,304			45	16,542,814			3,065	289,794,118
19. Unpaid Dec. 31, current year (16+17-18.6)	326	45,392,647			5	1,946,288			331	47,338,936
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	203,199	106,277,606,425	(a)		401	4,808,258,688			203,600	111,085,865,113
21. Issued during year	21,449	16,050,444,450			204	682,207,038			21,653	16,732,651,488
22. Other changes to in force (Net)	(9,353)	(4,838,672,011)			(103)	(426,466,092)			(9,456)	(5,265,138,104)
23. In force December 31 of current year	215,295	117,489,378,864	(a)		502	5,063,999,634			215,797	122,553,378,498

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	3,507	3,507		228,704	46,399
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	61,233,051	62,456,244	4,275,750	52,322,540	62,247,819
25.2 Guaranteed renewable (b)	23,180,273	25,002,233		3,214,697	5,194,462
25.3 Non-renewable for stated reasons only (b)	775,696	791,201	54,198	28,278	76,582
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	85,189,020	88,249,678	4,329,948	55,565,515	67,518,863
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	85,192,527	88,253,185	4,329,948	55,794,219	67,565,262

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 1 8 4 3 0 3 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	143,806,857		9,223,273		153,030,130
2. Annuity considerations	81,681,099		55,497,142		137,178,241
3. Deposit-type contract funds	11,337,681	XXX	108,472,719	XXX	119,810,400
4. Other considerations			112,534,865		112,534,865
5. Totals (Sum of Lines 1 to 4)	236,825,637		285,727,999		522,553,636
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,509,777				4,509,777
6.2 Applied to pay renewal premiums	14,955,823				14,955,823
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,460,363				47,460,363
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	66,925,963				66,925,963
Annuities:					
7.1 Paid in cash or left on deposit	233				233
7.2 Applied to provide paid-up annuities	30,963				30,963
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	31,196				31,196
8. Grand Totals (Lines 6.5 plus 7.4)	66,957,159				66,957,159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	69,623,450		7,307,287		76,930,737
10. Matured endowments	248,404				248,404
11. Annuity benefits	65,254,121		45,013,039		110,267,160
12. Surrender values and withdrawals for life contracts	97,783,337		889,826,714		987,610,051
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	740,301		2,454		742,755
15. Totals	233,649,613		942,149,494		1,175,799,107
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	154	9,092,480			8	3,268,800			162	12,361,281
17. Incurred during current year	1,215	69,228,588			31	4,636,576			1,246	73,865,164
Settled during current year:										
18.1 By payment in full	1,227	70,585,329			35	7,309,742			1,262	77,895,071
18.2 By payment on compromised claims										
18.3 Totals paid	1,227	70,585,329			35	7,309,742			1,262	77,895,071
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,227	70,585,329			35	7,309,742			1,262	77,895,071
19. Unpaid Dec. 31, current year (16+17-18.6)	142	7,735,739			4	595,634			146	8,331,373
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	55,208	14,183,300,250	(a)		148	1,735,663,658			55,356	15,918,963,907
21. Issued during year	3,282	1,963,725,422			4	57,155,893			3,286	2,020,881,315
22. Other changes to in force (Net)	(2,226)	(704,459,242)				(50,016,516)			(2,226)	(754,475,758)
23. In force December 31 of current year	56,264	15,442,566,430	(a)		152	1,742,803,035			56,416	17,185,369,464

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	3,215	3,215		5,163	(222)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	20,213,633	20,617,559	1,295,471	22,450,192	14,928,789
25.2 Guaranteed renewable (b)	9,380,395	8,992,982		1,424,186	384,733
25.3 Non-renewable for stated reasons only (b)	597,773	609,722	38,321	52,560	96,803
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,191,801	30,220,263	1,333,792	23,926,938	15,410,325
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,195,016	30,223,478	1,333,792	23,932,101	15,410,103

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,724,482		839,889		14,564,371
2. Annuity considerations	9,012,474		1,066,682		10,079,156
3. Deposit-type contract funds	748,374	XXX	24,012,520	XXX	24,760,894
4. Other considerations			16,177,905		16,177,905
5. Totals (Sum of Lines 1 to 4)	23,485,330		42,096,996		65,582,326
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	61,711				61,711
6.2 Applied to pay renewal premiums	148,782				148,782
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,062,321				1,062,321
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,272,814				1,272,814
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	296				296
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	296				296
8. Grand Totals (Lines 6.5 plus 7.4)	1,273,110				1,273,110
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	577,207				577,207
10. Matured endowments	26,718				26,718
11. Annuity benefits	1,152,126		410,607		1,562,733
12. Surrender values and withdrawals for life contracts	17,367,248		44,653,586		62,020,834
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,905				2,905
15. Totals	19,126,204		45,064,193		64,190,397
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year		2,680								2,680
17. Incurred during current year	34	740,659							34	740,659
Settled during current year:										
18.1 By payment in full	26	606,830							26	606,830
18.2 By payment on compromised claims										
18.3 Totals paid	26	606,830							26	606,830
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	26	606,830							26	606,830
19. Unpaid Dec. 31, current year (16+17-18.6)	8	136,509							8	136,509
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,557	945,977,301	(a)		27	85,031,933			2,584	1,031,009,234
21. Issued during year	349	276,594,560			2	2,886,098			351	279,480,658
22. Other changes to in force (Net)	(178)	(108,164,903)				(2,873)			(178)	(108,167,775)
23. In force December 31 of current year	2,728	1,114,406,958	(a)		29	87,915,158			2,757	1,202,322,116

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	495,383	505,285	21,500	504,829	613,432
25.2 Guaranteed renewable (b)	154,297	156,243			260
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	649,680	661,528	21,500	504,829	613,692
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	649,680	661,528	21,500	504,829	613,692

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 1 8 4 3 0 3 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	115,220,053		15,035,045		130,255,098
2. Annuity considerations	120,864,502		209,336,398		330,200,900
3. Deposit-type contract funds	16,838,450	XXX	75,079,781	XXX	91,918,231
4. Other considerations			238,053,694		238,053,694
5. Totals (Sum of Lines 1 to 4)	252,923,005		537,504,918		790,427,923
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,538,803				3,538,803
6.2 Applied to pay renewal premiums	8,465,901				8,465,901
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	30,040,512				30,040,512
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	42,045,216				42,045,216
Annuities:					
7.1 Paid in cash or left on deposit	156				156
7.2 Applied to provide paid-up annuities	62,142				62,142
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	62,298				62,298
8. Grand Totals (Lines 6.5 plus 7.4)	42,107,514				42,107,514
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	43,815,907		14,001,681		57,817,588
10. Matured endowments	856,253				856,253
11. Annuity benefits	23,689,622		59,658,743		83,348,365
12. Surrender values and withdrawals for life contracts	156,830,981		177,491,979		334,322,960
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	291,413				291,413
15. Totals	225,484,176		251,152,403		476,636,579
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	147	6,320,801			8	2,209,080			155	8,529,881
17. Incurred during current year	1,031	47,430,256			37	15,909,164			1,068	63,339,420
Settled during current year:										
18.1 By payment in full	1,035	44,962,875			32	14,001,681			1,067	58,964,556
18.2 By payment on compromised claims										
18.3 Totals paid	1,035	44,962,875			32	14,001,681			1,067	58,964,556
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,035	44,962,875			32	14,001,681			1,067	58,964,556
19. Unpaid Dec. 31, current year (16+17-18.6)	143	8,788,182			13	4,116,564			156	12,904,745
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	49,546	10,541,895,773	(a)		291	3,057,716,850			49,837	13,599,612,624
21. Issued during year	2,459	1,181,726,260			14	111,408,258			2,473	1,293,134,518
22. Other changes to in force (Net)	(2,331)	(475,725,736)			4	(63,951,042)			(2,327)	(539,676,778)
23. In force December 31 of current year	49,674	11,247,896,297	(a)		309	3,105,174,066			49,983	14,353,070,363

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	872	872		823	(35)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	11,337,613	11,564,216	702,715	9,183,039	8,344,130
25.2 Guaranteed renewable (b)	5,155,313	5,078,599		935,445	1,689,056
25.3 Non-renewable for stated reasons only (b)	122,260	124,703	7,578	368	15,058
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	16,615,186	16,767,518	710,293	10,118,852	10,048,244
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	16,616,058	16,768,390	710,293	10,119,675	10,048,209

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	74,006,773		29,285,828		103,292,601
2. Annuity considerations	16,741,421		8,790,317		25,531,738
3. Deposit-type contract funds	2,492,294	XXX	25,335,025	XXX	27,827,319
4. Other considerations			82,403,220		82,403,220
5. Totals (Sum of Lines 1 to 4)	93,240,488		145,814,390		239,054,878
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,114,181				2,114,181
6.2 Applied to pay renewal premiums	5,826,973				5,826,973
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,249,873				20,249,873
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	28,191,027				28,191,027
Annuities:					
7.1 Paid in cash or left on deposit	82				82
7.2 Applied to provide paid-up annuities	35,414				35,414
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	35,496				35,496
8. Grand Totals (Lines 6.5 plus 7.4)	28,226,523				28,226,523
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	38,707,646		1,154,320		39,861,966
10. Matured endowments	112,363				112,363
11. Annuity benefits	4,215,007		26,493,170		30,708,177
12. Surrender values and withdrawals for life contracts	29,073,535		98,426,582		127,500,117
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	279,701				279,701
15. Totals	72,388,252		126,074,072		198,462,324
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	68	7,131,532			2	1,075,332			70	8,206,864
17. Incurred during current year	394	36,057,133			2	369,554			396	36,426,687
Settled during current year:										
18.1 By payment in full	403	38,299,158			3	1,154,320			406	39,453,478
18.2 By payment on compromised claims										
18.3 Totals paid	403	38,299,158			3	1,154,320			406	39,453,478
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	403	38,299,158			3	1,154,320			406	39,453,478
19. Unpaid Dec. 31, current year (16+17-18.6)	59	4,889,506			1	290,567			60	5,180,073
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	18,972	6,853,274,236	(a)		155	752,149,127			19,127	7,605,423,363
21. Issued during year	1,090	744,433,444			10	96,441,871			1,100	840,875,315
22. Other changes to in force (Net)	(952)	(290,959,222)			(1)	(8,813,976)			(953)	(299,773,197)
23. In force December 31 of current year	19,110	7,306,748,459	(a)		164	839,777,023			19,274	8,146,525,481

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,031	2,031			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,069,057	5,170,379	273,184	4,142,339	1,793,388
25.2 Guaranteed renewable (b)	2,513,123	2,816,331		347,584	966,662
25.3 Non-renewable for stated reasons only (b)	144,778	147,672	7,802	11,767	(22,425)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,726,958	8,134,382	280,986	4,501,690	2,737,625
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,728,989	8,136,413	280,986	4,501,690	2,737,625

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	31,244,836		3,334,375		34,579,211
2. Annuity considerations	25,834,173		21,377,831		47,212,004
3. Deposit-type contract funds	14,933,908	XXX	31,649,636	XXX	46,583,544
4. Other considerations			34,399,649		34,399,649
5. Totals (Sum of Lines 1 to 4)	72,012,917		90,761,491		162,774,408
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,116,076				1,116,076
6.2 Applied to pay renewal premiums	1,834,658				1,834,658
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,936,660				6,936,660
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,887,394				9,887,394
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,572				7,572
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,572				7,572
8. Grand Totals (Lines 6.5 plus 7.4)	9,894,966				9,894,966
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,178,835		716,246		7,895,081
10. Matured endowments	58,701				58,701
11. Annuity benefits	4,508,478		9,354,572		13,863,050
12. Surrender values and withdrawals for life contracts	30,163,560		58,086,852		88,250,412
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	117,153				117,153
15. Totals	42,026,727		68,157,670		110,184,397
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	25	1,861,711			1	395,573			26	2,257,283
17. Incurred during current year	217	6,391,031			2	320,673			219	6,711,704
Settled during current year:										
18.1 By payment in full	215	7,354,651			3	716,246			218	8,070,898
18.2 By payment on compromised claims										
18.3 Totals paid	215	7,354,651			3	716,246			218	8,070,898
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	215	7,354,651			3	716,246			218	8,070,898
19. Unpaid Dec. 31, current year (16+17-18.6)	27	898,090							27	898,090
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	10,842	2,909,881,071	(a)		32	119,154,955			10,874	3,029,036,026
21. Issued during year	918	545,690,119			6	11,858,153			924	557,548,272
22. Other changes to in force (Net)	(579)	(184,371,980)				(2,184,294)			(579)	(186,556,274)
23. In force December 31 of current year	11,181	3,271,199,210	(a)		38	128,828,813			11,219	3,400,028,023

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,270,852	3,336,231	149,898	1,291,626	1,416,408
25.2 Guaranteed renewable (b)	1,536,109	1,430,026		466,405	327,731
25.3 Non-renewable for stated reasons only (b)	53,005	54,064	2,429	12,631	195,479
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,859,966	4,820,321	152,327	1,770,662	1,939,618
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,859,966	4,820,321	152,327	1,770,662	1,939,618

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	264,400,088		17,929,098		282,329,186
2. Annuity considerations	159,749,173		120,185,811		279,934,984
3. Deposit-type contract funds	18,785,620	XXX	23,643,981	XXX	42,429,601
4. Other considerations			362,053,556		362,053,556
5. Totals (Sum of Lines 1 to 4)	442,934,881		523,812,446		966,747,327
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,882,298				4,882,298
6.2 Applied to pay renewal premiums	18,604,758				18,604,758
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	59,603,245				59,603,245
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	83,090,301				83,090,301
Annuities:					
7.1 Paid in cash or left on deposit	1,333				1,333
7.2 Applied to provide paid-up annuities	82,161				82,161
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	83,494				83,494
8. Grand Totals (Lines 6.5 plus 7.4)	83,173,795				83,173,795
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	113,593,948		6,618,734		120,212,682
10. Matured endowments	312,514				312,514
11. Annuity benefits	33,705,389		154,439,951		188,145,340
12. Surrender values and withdrawals for life contracts	241,243,884		255,197,159		496,441,043
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	860,759		1,778		862,537
15. Totals	389,716,494		416,257,622		805,974,116
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	140	17,310,163			5	3,356,924			145	20,667,087
17. Incurred during current year	1,301	116,447,325			12	3,845,967			1,313	120,293,292
Settled during current year:										
18.1 By payment in full	1,300	114,667,063			15	6,620,512			1,315	121,287,575
18.2 By payment on compromised claims										
18.3 Totals paid	1,300	114,667,063			15	6,620,512			1,315	121,287,575
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,300	114,667,063			15	6,620,512			1,315	121,287,575
19. Unpaid Dec. 31, current year (16+17-18.6)	141	19,090,425			2	582,379			143	19,672,804
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	82,723	23,361,573,277	(a)		328	2,629,602,334			83,051	25,991,175,611
21. Issued during year	6,880	3,895,349,322			19	85,552,851			6,899	3,980,902,173
22. Other changes to in force (Net)	(3,466)	(1,142,167,332)			5	(52,338,668)			(3,461)	(1,194,506,000)
23. In force December 31 of current year	86,137	26,114,755,268	(a)		352	2,662,816,516			86,489	28,777,571,784

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	8,972	8,972		14,867	(640)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	26,138,584	26,660,733	1,573,226	16,533,495	15,579,729
25.2 Guaranteed renewable (b)	13,533,052	12,332,648		3,387,001	8,586,141
25.3 Non-renewable for stated reasons only (b)	932,545	951,185	56,162	15,450	(42,237)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	40,604,181	39,944,566	1,629,388	19,935,946	24,123,633
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	40,613,153	39,953,538	1,629,388	19,950,813	24,122,993

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	20,462,470		5,174,270		25,636,740
2. Annuity considerations	18,912,137		12,383,823		31,295,960
3. Deposit-type contract funds	3,410,812	XXX	8,137,579	XXX	11,548,391
4. Other considerations			49,640,813		49,640,813
5. Totals (Sum of Lines 1 to 4)	42,785,419		75,336,485		118,121,904
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	604,150				604,150
6.2 Applied to pay renewal premiums	1,705,334				1,705,334
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,598,474				5,598,474
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,907,958				7,907,958
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,821				4,821
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,821				4,821
8. Grand Totals (Lines 6.5 plus 7.4)	7,912,779				7,912,779
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,158,252		483,563		18,641,815
10. Matured endowments	10,750				10,750
11. Annuity benefits	2,719,817		14,149,905		16,869,722
12. Surrender values and withdrawals for life contracts	28,964,492		22,983,367		51,947,859
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	204,581				204,581
15. Totals	50,057,892		37,616,835		87,674,727
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	121,985							9	121,985
17. Incurred during current year	204	21,515,431			2	718,855			206	22,234,286
Settled during current year:										
18.1 By payment in full	191	18,373,584			1	483,563			192	18,857,147
18.2 By payment on compromised claims										
18.3 Totals paid	191	18,373,584			1	483,563			192	18,857,147
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	191	18,373,584			1	483,563			192	18,857,147
19. Unpaid Dec. 31, current year (16+17-18.6)	22	3,263,833			1	235,292			23	3,499,125
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,145	2,015,617,244	(a)		26	214,002,931			8,171	2,229,620,175
21. Issued during year	770	348,560,237			3	14,277,964			773	362,838,201
22. Other changes to in force (Net)	(427)	(86,827,010)			1	(1,982,525)			(426)	(88,809,534)
23. In force December 31 of current year	8,488	2,277,350,471	(a)		30	226,298,371			8,518	2,503,648,842

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,167,478	2,210,803	112,007	2,023,690	1,440,031
25.2 Guaranteed renewable (b)	1,026,849	775,571		178,633	197,575
25.3 Non-renewable for stated reasons only (b)	36,446	37,175	1,883		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,230,773	3,023,549	113,890	2,202,323	1,637,606
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,230,773	3,023,549	113,890	2,202,323	1,637,606

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	72,490,408		5,016,397		77,506,805
2. Annuity considerations	38,076,675		20,915,141		58,991,816
3. Deposit-type contract funds	4,137,474	XXX	77,342,889	XXX	81,480,363
4. Other considerations			28,881,429		28,881,429
5. Totals (Sum of Lines 1 to 4)	114,704,557		132,155,856		246,860,413
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,205,040				2,205,040
6.2 Applied to pay renewal premiums	7,529,837				7,529,837
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,117,527				22,117,527
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,852,404				31,852,404
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,222				12,222
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,222				12,222
8. Grand Totals (Lines 6.5 plus 7.4)	31,864,626				31,864,626
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	33,374,454		2,602,414		35,976,868
10. Matured endowments	236,917				236,917
11. Annuity benefits	6,621,373		22,499,526		29,120,899
12. Surrender values and withdrawals for life contracts	57,637,213		27,062,687		84,699,900
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	848,783				848,783
15. Totals	98,718,740		52,164,627		150,883,367
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	53	3,996,226							53	3,996,226
17. Incurred during current year	571	37,755,991			12	2,943,449			583	40,699,440
Settled during current year:										
18.1 By payment in full	568	34,460,153			10	2,602,414			578	37,062,567
18.2 By payment on compromised claims										
18.3 Totals paid	568	34,460,153			10	2,602,414			578	37,062,567
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	568	34,460,153			10	2,602,414			578	37,062,567
19. Unpaid Dec. 31, current year (16+17-18.6)	56	7,292,064			2	341,035			58	7,633,099
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	26,131	7,431,568,015	(a)		79	580,787,503			26,210	8,012,355,518
21. Issued during year	1,826	1,106,566,337			22	68,690,860			1,848	1,175,257,197
22. Other changes to in force (Net)	(884)	(273,466,601)			(14)	(23,390,945)			(898)	(296,857,546)
23. In force December 31 of current year	27,073	8,264,667,751	(a)		87	626,087,418			27,160	8,890,755,169

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	16,293	16,293		112	(5)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	9,680,261	9,873,750	481,601	9,422,557	9,845,938
25.2 Guaranteed renewable (b)	5,064,959	5,322,018		1,234,490	2,063,804
25.3 Non-renewable for stated reasons only (b)	338,201	344,961	16,826	58,427	45,385
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,083,421	15,540,729	498,427	10,715,474	11,955,127
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,099,714	15,557,022	498,427	10,715,586	11,955,122

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,861,566		504,387		8,365,953
2. Annuity considerations	3,138,584		1,294,772		4,433,356
3. Deposit-type contract funds	1,581,457	XXX	4,964,047	XXX	6,545,504
4. Other considerations			2,125,773		2,125,773
5. Totals (Sum of Lines 1 to 4)	12,581,607		8,888,979		21,470,586
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	117,544				117,544
6.2 Applied to pay renewal premiums	670,033				670,033
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,175,824				2,175,824
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,963,401				2,963,401
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,146				1,146
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,146				1,146
8. Grand Totals (Lines 6.5 plus 7.4)	2,964,547				2,964,547
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,445,461		248,830		2,694,291
10. Matured endowments					
11. Annuity benefits	827,854		1,938,449		2,766,303
12. Surrender values and withdrawals for life contracts	4,825,469		1,037,104		5,862,573
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,614				9,614
15. Totals	8,108,398		3,224,383		11,332,781
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year		1,947								1,947
17. Incurred during current year	44	2,827,082			2	248,830			46	3,075,912
Settled during current year:										
18.1 By payment in full	39	2,455,076			2	248,830			41	2,703,906
18.2 By payment on compromised claims										
18.3 Totals paid	39	2,455,076			2	248,830			41	2,703,906
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	39	2,455,076			2	248,830			41	2,703,906
19. Unpaid Dec. 31, current year (16+17-18.6)	5	373,953							5	373,953
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,859	588,940,111	(a)		50	190,896,415			1,909	779,836,526
21. Issued during year	86	52,213,431			2	2,537,000			88	54,750,431
22. Other changes to in force (Net)	(82)	(15,943,623)				(1,729,704)			(82)	(17,673,327)
23. In force December 31 of current year	1,863	625,209,920	(a)		52	191,703,711			1,915	816,913,630

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	394,690	402,580	9,541	278,225	183,313
25.2 Guaranteed renewable (b)	269,643	192,578			571
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	664,333	595,158	9,541	278,225	183,884
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	664,333	595,158	9,541	278,225	183,884

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	90,792,476		9,339,288		100,131,764
2. Annuity considerations	50,528,672		34,211,059		84,739,731
3. Deposit-type contract funds	11,915,038	XXX	33,979,558	XXX	45,894,596
4. Other considerations			188,487,960		188,487,960
5. Totals (Sum of Lines 1 to 4)	153,236,186		266,017,865		419,254,051
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,515,350				2,515,350
6.2 Applied to pay renewal premiums	5,995,647				5,995,647
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,389,650				21,389,650
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,900,647				29,900,647
Annuities:					
7.1 Paid in cash or left on deposit	43				43
7.2 Applied to provide paid-up annuities	39,047				39,047
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	39,090				39,090
8. Grand Totals (Lines 6.5 plus 7.4)	29,939,737				29,939,737
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	94,577,608		3,471,217		98,048,825
10. Matured endowments	256,975				256,975
11. Annuity benefits	10,543,042		14,376,799		24,919,841
12. Surrender values and withdrawals for life contracts	65,188,503		117,593,665		182,782,168
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	571,313				571,313
15. Totals	171,137,441		135,441,681		306,579,122
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	110	70,035,188				335,401			110	70,370,589
17. Incurred during current year	635	50,050,771			6	3,135,816			641	53,186,587
Settled during current year:										
18.1 By payment in full	658	95,330,810			6	3,471,217			664	98,802,026
18.2 By payment on compromised claims	2	75,000							2	75,000
18.3 Totals paid	660	95,405,810			6	3,471,217			666	98,877,026
18.4 Reduction by compromise	(2)	(675,000)							(2)	(675,000)
18.5 Amount rejected	2	675,000							2	675,000
18.6 Total settlements	660	95,405,810			6	3,471,217			666	98,877,026
19. Unpaid Dec. 31, current year (16+17-18.6)	85	24,680,150							85	24,680,150
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	30,252	10,644,859,202	(a)		174	1,167,365,187			30,426	11,812,224,389
21. Issued during year	2,044	1,457,547,840			16	179,893,813			2,060	1,637,441,653
22. Other changes to in force (Net)	(1,341)	(451,023,625)			(2)	(52,480,118)			(1,343)	(503,503,743)
23. In force December 31 of current year	30,955	11,651,383,416	(a)		188	1,294,778,883			31,143	12,946,162,299

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	12,316,452	12,562,637	666,507	7,130,641	6,620,117
25.2 Guaranteed renewable (b)	5,735,193	5,122,698		1,310,824	3,600,983
25.3 Non-renewable for stated reasons only (b)	275,165	280,665	14,891	36,723	65,815
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	18,326,810	17,966,000	681,398	8,478,188	10,286,915
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	18,326,810	17,966,000	681,398	8,478,188	10,286,915

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	349,590,246		32,975,160		382,565,406
2. Annuity considerations	221,633,771		75,479,972		297,113,743
3. Deposit-type contract funds	34,999,871	XXX	246,439,321	XXX	281,439,192
4. Other considerations			207,210,938		207,210,938
5. Totals (Sum of Lines 1 to 4)	606,223,888		562,105,391		1,168,329,279
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,334,821				8,334,821
6.2 Applied to pay renewal premiums	21,809,640				21,809,640
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	88,204,008				88,204,008
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	118,348,469				118,348,469
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	54,862				54,862
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	54,862				54,862
8. Grand Totals (Lines 6.5 plus 7.4)	118,403,331				118,403,331
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	156,772,922		25,923,853		182,696,775
10. Matured endowments	812,101				812,101
11. Annuity benefits	39,887,792		61,141,036		101,028,828
12. Surrender values and withdrawals for life contracts	289,520,723		642,920,547		932,441,270
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	947,690				947,690
15. Totals	487,941,228		729,985,436		1,217,926,664
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	231	32,114,277			7	3,517,488			238	35,631,765
17. Incurred during current year	1,624	151,449,290			23	42,979,772			1,647	194,429,062
Settled during current year:										
18.1 By payment in full	1,611	158,476,836			24	25,923,853			1,635	184,400,690
18.2 By payment on compromised claims		275,000								275,000
18.3 Totals paid	1,611	158,751,836			24	25,923,853			1,635	184,675,690
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,611	158,751,836			24	25,923,853			1,635	184,675,690
19. Unpaid Dec. 31, current year (16+17-18.6)	244	24,811,731			6	20,573,407			250	45,385,138
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	105,231	35,274,660,988	(a)		487	3,522,499,618			105,718	38,797,160,606
21. Issued during year	8,234	4,836,706,884			53	424,542,658			8,287	5,261,249,542
22. Other changes to in force (Net)	(5,062)	(1,902,932,099)			39	(752,495,496)			(5,023)	(2,655,427,595)
23. In force December 31 of current year	108,403	38,208,435,773	(a)		579	3,194,546,780			108,982	41,402,982,553

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	57,652	57,652		21,275	21,275
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	31,292,720	31,918,210	1,547,707	16,735,921	16,486,342
25.2 Guaranteed renewable (b)	16,047,514	17,048,485		3,812,214	5,473,760
25.3 Non-renewable for stated reasons only (b)	674,021	687,493	33,336	5,884	(54,131)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	48,014,255	49,654,188	1,581,043	20,554,019	21,905,971
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	48,071,907	49,711,840	1,581,043	20,575,294	21,927,246

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	40,760,666		2,090,128		42,850,794
2. Annuity considerations	29,428,464		4,811,597		34,240,061
3. Deposit-type contract funds	3,495,330	XXX	48,603,487	XXX	52,098,817
4. Other considerations			15,936,704		15,936,704
5. Totals (Sum of Lines 1 to 4)	73,684,460		71,441,916		145,126,376
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,185,471				1,185,471
6.2 Applied to pay renewal premiums	1,904,745				1,904,745
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,600,740				7,600,740
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,690,956				10,690,956
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	3,142				3,142
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	3,142				3,142
8. Grand Totals (Lines 6.5 plus 7.4)	10,694,098				10,694,098
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	31,770,391		6,710		31,777,101
10. Matured endowments	95,875				95,875
11. Annuity benefits	8,971,380		3,799,722		12,771,102
12. Surrender values and withdrawals for life contracts	40,608,735		33,164,787		73,773,522
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	139,029				139,029
15. Totals	81,585,410		36,971,219		118,556,629
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	19	1,632,662							19	1,632,662
17. Incurred during current year	197	33,810,349				6,710			197	33,817,058
Settled during current year:										
18.1 By payment in full	197	32,005,274				6,710			197	32,011,983
18.2 By payment on compromised claims										
18.3 Totals paid	197	32,005,274				6,710			197	32,011,983
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	197	32,005,274				6,710			197	32,011,983
19. Unpaid Dec. 31, current year (16+17-18.6)	19	3,437,737							19	3,437,737
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,131	4,785,803,700	(a)		22	99,313,342			13,153	4,885,117,042
21. Issued during year	906	502,889,349			4	4,767,472			910	507,656,821
22. Other changes to in force (Net)	(816)	(353,708,264)			(1)	(571,876)			(817)	(354,280,140)
23. In force December 31 of current year	13,221	4,934,984,785	(a)		25	103,508,938			13,246	5,038,493,723

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,081,220	3,142,808	134,795	1,680,396	2,763,790
25.2 Guaranteed renewable (b)	995,144	982,901		45,947	(228,453)
25.3 Non-renewable for stated reasons only (b)	42,514	43,364	1,860		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,118,878	4,169,073	136,655	1,726,343	2,535,337
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,118,878	4,169,073	136,655	1,726,343	2,535,337

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,826,688		10,742,140		22,568,828
2. Annuity considerations	11,543,857		1,234,504		12,778,361
3. Deposit-type contract funds	2,493,161	XXX	2,139,321	XXX	4,632,482
4. Other considerations			14,009,623		14,009,623
5. Totals (Sum of Lines 1 to 4)	25,863,706		28,125,588		53,989,294
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	599,411				599,411
6.2 Applied to pay renewal premiums	1,742,808				1,742,808
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,719,733				4,719,733
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,061,952				7,061,952
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,425				6,425
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,425				6,425
8. Grand Totals (Lines 6.5 plus 7.4)	7,068,377				7,068,377
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,170,172				4,170,172
10. Matured endowments	16,818				16,818
11. Annuity benefits	2,013,399		3,925,988		5,939,387
12. Surrender values and withdrawals for life contracts	11,067,653		11,731,190		22,798,843
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	80,651		74,182		154,833
15. Totals	17,348,693		15,731,360		33,080,053
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	24	590,228							24	590,228
17. Incurred during current year	231	4,340,271			5	74,182			236	4,414,453
Settled during current year:										
18.1 By payment in full	224	4,267,641			5	74,182			229	4,341,823
18.2 By payment on compromised claims										
18.3 Totals paid	224	4,267,641			5	74,182			229	4,341,823
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	224	4,267,641			5	74,182			229	4,341,823
19. Unpaid Dec. 31, current year (16+17-18.6)	31	662,858							31	662,858
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,640	1,038,998,469	(a)		19	162,768,810			7,659	1,201,767,279
21. Issued during year	354	154,347,564				150,000			354	154,497,564
22. Other changes to in force (Net)	(397)	(32,890,727)				(461,680)			(397)	(33,352,408)
23. In force December 31 of current year	7,597	1,160,455,306	(a)		19	162,457,130			7,616	1,322,912,436

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	930,604	949,205	54,348	1,051,731	1,304,416
25.2 Guaranteed renewable (b)	541,392	398,081		225,375	533,523
25.3 Non-renewable for stated reasons only (b)	5,615	5,728	328		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,477,611	1,353,014	54,676	1,277,106	1,837,939
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,477,611	1,353,014	54,676	1,277,106	1,837,939

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	172,703,484		29,317,233		202,020,717
2. Annuity considerations	119,574,779		25,065,194		144,639,973
3. Deposit-type contract funds	17,275,274	XXX	72,450,236	XXX	89,725,510
4. Other considerations			288,231,516		288,231,516
5. Totals (Sum of Lines 1 to 4)	309,553,537		415,064,179		724,617,716
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,149,771				4,149,771
6.2 Applied to pay renewal premiums	12,946,417				12,946,417
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	48,439,879				48,439,879
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	65,536,067				65,536,067
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	64,116				64,116
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	64,116				64,116
8. Grand Totals (Lines 6.5 plus 7.4)	65,600,183				65,600,183
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	44,414,541		4,291,767		48,706,308
10. Matured endowments	477,544				477,544
11. Annuity benefits	23,095,142		50,288,694		73,383,836
12. Surrender values and withdrawals for life contracts	132,933,261		308,189,631		441,122,892
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	814,905		2,744		817,649
15. Totals	201,735,393		362,772,836		564,508,229
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	111	8,774,461			1	288,531			112	9,062,992
17. Incurred during current year	1,060	49,447,166			15	4,888,489			1,075	54,335,655
Settled during current year:										
18.1 By payment in full	1,016	45,706,989			13	4,294,511			1,029	50,001,500
18.2 By payment on compromised claims										
18.3 Totals paid	1,016	45,706,989			13	4,294,511			1,029	50,001,500
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,016	45,706,989			13	4,294,511			1,029	50,001,500
19. Unpaid Dec. 31, current year (16+17-18.6)	155	12,514,638			3	882,509			158	13,397,147
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	65,745	16,902,685,356	(a)		146	1,122,759,414			65,891	18,025,444,770
21. Issued during year	4,168	2,037,470,093			6	130,838,814			4,174	2,168,308,907
22. Other changes to in force (Net)	(3,020)	(830,203,175)			2	(33,371,594)			(3,018)	(863,574,769)
23. In force December 31 of current year	66,893	18,109,952,274	(a)		154	1,220,226,634			67,047	19,330,178,908

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,839,307	18,195,848	766,357	9,775,332	12,597,016
25.2 Guaranteed renewable (b)	11,849,959	14,040,785		2,518,656	4,379,899
25.3 Non-renewable for stated reasons only (b)	553,074	564,129	23,762	14,709	(24,215)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,242,340	32,800,762	790,119	12,308,697	16,952,700
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,242,340	32,800,762	790,119	12,308,697	16,952,700

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	62,547,100		3,928,022		66,475,122
2. Annuity considerations	47,273,298		11,604,383		58,877,681
3. Deposit-type contract funds	19,552,337	XXX	12,676,595	XXX	32,228,932
4. Other considerations			69,260,763		69,260,763
5. Totals (Sum of Lines 1 to 4)	129,372,735		97,469,763		226,842,498
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,333,225				1,333,225
6.2 Applied to pay renewal premiums	3,714,847				3,714,847
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,388,341				14,388,341
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,436,413				19,436,413
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	30,228				30,228
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	30,228				30,228
8. Grand Totals (Lines 6.5 plus 7.4)	19,466,641				19,466,641
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,619,220		3,760,756		20,379,976
10. Matured endowments	114,048				114,048
11. Annuity benefits	8,212,823		15,459,196		23,672,019
12. Surrender values and withdrawals for life contracts	65,977,296		71,845,152		137,822,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	160,485		311		160,796
15. Totals	91,083,872		91,065,415		182,149,287
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	42	997,100			1	1,675,787			43	2,672,887
17. Incurred during current year	310	18,513,004			7	2,195,497			317	20,708,501
Settled during current year:										
18.1 By payment in full	307	16,893,561			7	3,761,067			314	20,654,628
18.2 By payment on compromised claims										
18.3 Totals paid	307	16,893,561			7	3,761,067			314	20,654,628
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	307	16,893,561			7	3,761,067			314	20,654,628
19. Unpaid Dec. 31, current year (16+17-18.6)	45	2,616,543			1	110,216			46	2,726,760
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	21,834	6,058,367,763	(a)		57	721,803,000			21,891	6,780,170,763
21. Issued during year	1,594	994,554,397			3	15,672,306			1,597	1,010,226,704
22. Other changes to in force (Net)	(971)	(301,664,595)			2	(5,340,085)			(969)	(307,004,680)
23. In force December 31 of current year	22,457	6,751,257,566	(a)		62	732,135,221			22,519	7,483,392,786

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,783,284	6,918,870	297,036	4,650,235	8,605,794
25.2 Guaranteed renewable (b)	4,037,017	3,495,369		448,954	1,349,531
25.3 Non-renewable for stated reasons only (b)	174,519	178,008	7,642	9,316	119,710
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,994,820	10,592,247	304,678	5,108,505	10,075,035
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,994,820	10,592,247	304,678	5,108,505	10,075,035

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,510,690		1,775,351		16,286,041
2. Annuity considerations	14,958,568		6,851,594		21,810,162
3. Deposit-type contract funds	1,835,452	XXX	31,549,195	XXX	33,384,647
4. Other considerations			19,660,306		19,660,306
5. Totals (Sum of Lines 1 to 4)	31,304,710		59,836,446		91,141,156
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	509,316				509,316
6.2 Applied to pay renewal premiums	1,254,418				1,254,418
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,368,108				4,368,108
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,131,842				6,131,842
Annuities:					
7.1 Paid in cash or left on deposit	16				16
7.2 Applied to provide paid-up annuities	75,968				75,968
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	75,984				75,984
8. Grand Totals (Lines 6.5 plus 7.4)	6,207,826				6,207,826
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,103,004		1,001,860		7,104,864
10. Matured endowments					
11. Annuity benefits	2,228,873		5,930,520		8,159,393
12. Surrender values and withdrawals for life contracts	12,398,185		15,670,459		28,068,644
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	152,108				152,108
15. Totals	20,882,170		22,602,839		43,485,009
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	26	427,043							26	427,043
17. Incurred during current year	207	7,382,369			2	1,001,860			209	8,384,229
Settled during current year:										
18.1 By payment in full	211	6,255,104			2	1,001,860			213	7,256,964
18.2 By payment on compromised claims										
18.3 Totals paid	211	6,255,104			2	1,001,860			213	7,256,964
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	211	6,255,104			2	1,001,860			213	7,256,964
19. Unpaid Dec. 31, current year (16+17-18.6)	22	1,554,307							22	1,554,307
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,817	1,195,585,217	(a)		66	263,995,479			7,883	1,459,580,696
21. Issued during year	297	126,275,717			11	8,638,107			308	134,913,824
22. Other changes to in force (Net)	(351)	(48,636,344)			(1)	(1,582,776)			(352)	(50,219,120)
23. In force December 31 of current year	7,763	1,273,224,590	(a)		76	271,050,810			7,839	1,544,275,400

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	8	8		1,768	(76)
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	915,578	933,879	52,409	1,663,700	2,050,329
25.2 Guaranteed renewable (b)	519,700	552,386		205,275	293,938
25.3 Non-renewable for stated reasons only (b)	46,924	47,862	2,686	7,967	145,004
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,482,202	1,534,127	55,095	1,876,942	2,489,271
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,482,210	1,534,135	55,095	1,878,710	2,489,195

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	48,438,844		3,067,662		51,506,506
2. Annuity considerations	40,115,369		57,480,221		97,595,590
3. Deposit-type contract funds	8,302,886	XXX	14,342,256	XXX	22,645,142
4. Other considerations			66,361,937		66,361,937
5. Totals (Sum of Lines 1 to 4)	96,857,099		141,252,076		238,109,175
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,864,744				1,864,744
6.2 Applied to pay renewal premiums	4,406,710				4,406,710
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,982,709				13,982,709
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,254,163				20,254,163
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	22,290				22,290
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	22,290				22,290
8. Grand Totals (Lines 6.5 plus 7.4)	20,276,453				20,276,453
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	26,955,858		1,460,647		28,416,505
10. Matured endowments	164,902				164,902
11. Annuity benefits	9,475,627		39,843,609		49,319,236
12. Surrender values and withdrawals for life contracts	83,807,903		186,420,596		270,228,499
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	162,871		1,111		163,982
15. Totals	120,567,161		227,725,963		348,293,124
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	44	1,408,833							44	1,408,833
17. Incurred during current year	553	31,028,337			6	1,461,758			559	32,490,094
Settled during current year:										
18.1 By payment in full	524	27,283,449			6	1,461,758			530	28,745,207
18.2 By payment on compromised claims										
18.3 Totals paid	524	27,283,449			6	1,461,758			530	28,745,207
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	524	27,283,449			6	1,461,758			530	28,745,207
19. Unpaid Dec. 31, current year (16+17-18.6)	73	5,153,720							73	5,153,720
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,520	4,191,102,131	(a)		209	1,157,814,822			23,729	5,348,916,954
21. Issued during year	1,444	546,706,800			8	18,852,573			1,452	565,559,373
22. Other changes to in force (Net)	(1,043)	(218,157,997)			1	(13,209,344)			(1,042)	(231,367,341)
23. In force December 31 of current year	23,921	4,519,650,934	(a)		218	1,163,458,051			24,139	5,683,108,985

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	15,057	15,057			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,121,276	4,203,654	209,494	3,478,333	3,082,567
25.2 Guaranteed renewable (b)	2,267,224	2,175,923		320,243	941,676
25.3 Non-renewable for stated reasons only (b)	99,715	101,708	5,069		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,488,215	6,481,285	214,563	3,798,576	4,024,243
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,503,272	6,496,342	214,563	3,798,576	4,024,243

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,329,969		67,549		6,397,518
2. Annuity considerations	3,082,138		1,468,131		4,550,269
3. Deposit-type contract funds	8,488,538	XXX	2,692,997	XXX	11,181,535
4. Other considerations			511,395		511,395
5. Totals (Sum of Lines 1 to 4)	17,900,645		4,740,072		22,640,717
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	181,715				181,715
6.2 Applied to pay renewal premiums	567,044				567,044
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,405,813				2,405,813
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,154,572				3,154,572
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,062				6,062
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,062				6,062
8. Grand Totals (Lines 6.5 plus 7.4)	3,160,634				3,160,634
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,245,400		852,000		3,097,400
10. Matured endowments					
11. Annuity benefits	571,064		1,899,672		2,470,736
12. Surrender values and withdrawals for life contracts	8,811,205		1,413,652		10,224,857
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,034				13,034
15. Totals	11,640,703		4,165,324		15,806,027
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	21	799,542			1	852,000			22	1,651,542
17. Incurred during current year	36	1,714,205							36	1,714,205
Settled during current year:										
18.1 By payment in full	55	2,258,434			1	852,000			56	3,110,434
18.2 By payment on compromised claims										
18.3 Totals paid	55	2,258,434			1	852,000			56	3,110,434
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	55	2,258,434			1	852,000			56	3,110,434
19. Unpaid Dec. 31, current year (16+17-18.6)	2	255,313							2	255,313
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,393	596,746,960	(a)		26	75,680,571			2,419	672,427,531
21. Issued during year	81	103,558,641							81	103,558,641
22. Other changes to in force (Net)	(61)	(36,489,651)				(75,145)			(61)	(36,564,796)
23. In force December 31 of current year	2,413	663,815,950	(a)		26	75,605,426			2,439	739,421,375

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	329,790	336,383	11,767	67,840	34,412
25.2 Guaranteed renewable (b)	237,491	261,807		6,496	(12,471)
25.3 Non-renewable for stated reasons only (b)	47,881	48,838	1,708		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	615,162	647,028	13,475	74,336	21,941
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	615,162	647,028	13,475	74,336	21,941

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,500				1,500
2. Annuity considerations	1,375				1,375
3. Deposit-type contract funds		XXX	60,214	XXX	60,214
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,875		60,214		63,089
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,000				15,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	15,000				15,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	15,008							1	15,008
Settled during current year:										
18.1 By payment in full	1	15,000							1	15,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	15,000							1	15,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	15,000							1	15,000
19. Unpaid Dec. 31, current year (16+17-18.6)		8								8
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year		100,000	(a)							100,000
21. Issued during year										
22. Other changes to in force (Net)		(50,000)								(50,000)
23. In force December 31 of current year		50,000	(a)							50,000

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	9,950	10,148			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,950	10,148			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,950	10,148			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	74,651,245		29,330		74,680,575
2. Annuity considerations	7,137,246		2,084,999		9,222,245
3. Deposit-type contract funds	562,610	XXX	98,427	XXX	661,037
4. Other considerations			22,108,191		22,108,191
5. Totals (Sum of Lines 1 to 4)	82,351,101		24,320,947		106,672,048
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	209,573				209,573
6.2 Applied to pay renewal premiums	459,029				459,029
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,438,212				7,438,212
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,106,814				8,106,814
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	806				806
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	806				806
8. Grand Totals (Lines 6.5 plus 7.4)	8,107,620				8,107,620
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,326,326				7,326,326
10. Matured endowments					
11. Annuity benefits	2,557,265		5,551,866		8,109,131
12. Surrender values and withdrawals for life contracts	16,257,520		6,784,000		23,041,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	295,821				295,821
15. Totals	26,436,932		12,335,866		38,772,798
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	1,876,856							12	1,876,856
17. Incurred during current year	54	6,260,604							54	6,260,604
Settled during current year:										
18.1 By payment in full	60	7,612,647							60	7,612,647
18.2 By payment on compromised claims	1	9,500							1	9,500
18.3 Totals paid	61	7,622,147							61	7,622,147
18.4 Reduction by compromise	(1)	(690,500)							(1)	(690,500)
18.5 Amount rejected	1	690,500							1	690,500
18.6 Total settlements	61	7,622,147							61	7,622,147
19. Unpaid Dec. 31, current year (16+17-18.6)	5	515,313							5	515,313
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	9,427	4,663,709,948	(a)			1,000,000			9,427	4,664,709,948
21. Issued during year	1,449	736,219,381							1,449	736,219,381
22. Other changes to in force (Net)	(736)	(296,305,321)				(1,000,000)			(736)	(297,305,321)
23. In force December 31 of current year	10,140	5,103,624,008	(a)						10,140	5,103,624,008

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,323,065	7,469,441	401,620	1,133,822	1,024,045
25.2 Guaranteed renewable (b)	1,818,277	1,128,688		15,357	8,233
25.3 Non-renewable for stated reasons only (b)	62,038	63,279	3,402		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,203,380	8,661,408	405,022	1,149,179	1,032,278
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,203,380	8,661,408	405,022	1,149,179	1,032,278

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2018

NAIC Group Code 0435

NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,704				14,704
2. Annuity considerations			212,792		212,792
3. Deposit-type contract funds		XXX	35,630	XXX	35,630
4. Other considerations			65		65
5. Totals (Sum of Lines 1 to 4)	14,704		248,487		263,191
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30				30
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	80				80
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	110				110
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	110				110
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments	1,000				1,000
11. Annuity benefits	2,078				2,078
12. Surrender values and withdrawals for life contracts	131				131
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	3,209				3,209
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	1,001							1	1,001
Settled during current year:										
18.1 By payment in full	1	1,000							1	1,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,000							1	1,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,000							1	1,000
19. Unpaid Dec. 31, current year (16+17-18.6)		1								1
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,852	19,229			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	18,852	19,229			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	18,852	19,229			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,227,289		9,764		2,237,053
2. Annuity considerations			235,866		235,866
3. Deposit-type contract funds		XXX	51,175	XXX	51,175
4. Other considerations			3,390		3,390
5. Totals (Sum of Lines 1 to 4)	2,227,289		300,195		2,527,484
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	29,131				29,131
6.2 Applied to pay renewal premiums	339,499				339,499
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,536,380				1,536,380
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,905,010				1,905,010
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	568				568
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	568				568
8. Grand Totals (Lines 6.5 plus 7.4)	1,905,578				1,905,578
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	237,225				237,225
10. Matured endowments					
11. Annuity benefits	34,308				34,308
12. Surrender values and withdrawals for life contracts	607,617				607,617
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	879,150				879,150
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	59,474							2	59,474
17. Incurred during current year	5	398,558							5	398,558
Settled during current year:										
18.1 By payment in full	6	237,225							6	237,225
18.2 By payment on compromised claims										
18.3 Totals paid	6	237,225							6	237,225
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	237,225							6	237,225
19. Unpaid Dec. 31, current year (16+17-18.6)	1	220,807							1	220,807
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	320	135,719,363	(a)						320	135,719,363
21. Issued during year										
22. Other changes to in force (Net)	(9)	(12,915,404)							(9)	(12,915,404)
23. In force December 31 of current year	311	122,803,959	(a)						311	122,803,959

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	126,462	128,990			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	126,462	128,990			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	126,462	128,990			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,943,555		854,914		17,798,469
2. Annuity considerations	1,463,052		11,946		1,474,998
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations			111,177,000		111,177,000
5. Totals (Sum of Lines 1 to 4)	18,406,607		112,043,860		130,450,467
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	536,081				536,081
6.2 Applied to pay renewal premiums	2,990,145				2,990,145
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,071,568				6,071,568
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,597,794				9,597,794
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	8,485				8,485
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	8,485				8,485
8. Grand Totals (Lines 6.5 plus 7.4)	9,606,279				9,606,279
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,862,902		273		2,863,175
10. Matured endowments	4,684				4,684
11. Annuity benefits	159,104		201,997		361,101
12. Surrender values and withdrawals for life contracts	35,307,668		128,205,000		163,512,668
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19,460				19,460
15. Totals	38,353,818		128,407,270		166,761,088
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	1,271,202							13	1,271,202
17. Incurred during current year	40	2,065,849				273			40	2,066,121
Settled during current year:										
18.1 By payment in full	41	2,887,045				273			41	2,887,318
18.2 By payment on compromised claims										
18.3 Totals paid	41	2,887,045				273			41	2,887,318
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	41	2,887,045				273			41	2,887,318
19. Unpaid Dec. 31, current year (16+17-18.6)	12	450,006							12	450,006
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,200	1,412,873,168	(a)		1	11,618,323			3,201	1,424,491,491
21. Issued during year	16	26,874,713							16	26,874,713
22. Other changes to in force (Net)	(127)	(45,245,688)				(1,700,000)			(127)	(46,945,688)
23. In force December 31 of current year	3,089	1,394,502,193	(a)		1	9,918,323			3,090	1,404,420,516

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	510,887	521,095	811		
25.2 Guaranteed renewable (b)	74,686				
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	585,573	521,095	811		
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	585,573	521,095	811		

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2018

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,932,429,645		703,549,462		6,635,979,107
2. Annuity considerations	3,301,295,024		2,515,587,326		5,816,882,350
3. Deposit-type contract funds	550,038,494	XXX	3,935,999,194	XXX	4,486,037,688
4. Other considerations			8,595,655,283		8,595,655,283
5. Totals (Sum of Lines 1 to 4)	9,783,763,163		15,750,791,265		25,534,554,428
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	116,870,938				116,870,938
6.2 Applied to pay renewal premiums	347,341,990				347,341,990
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,318,055,750				1,318,055,750
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,782,268,678				1,782,268,678
Annuities:					
7.1 Paid in cash or left on deposit	16,629				16,629
7.2 Applied to provide paid-up annuities	2,037,881				2,037,881
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,054,510				2,054,510
8. Grand Totals (Lines 6.5 plus 7.4)	1,784,323,188				1,784,323,188
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,104,913,412		294,503,045		2,399,416,457
10. Matured endowments	14,867,829				14,867,829
11. Annuity benefits	637,001,627		1,301,850,882		1,938,852,509
12. Surrender values and withdrawals for life contracts	4,143,298,017		11,490,742,456		15,634,040,473
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	26,034,107		162,124		26,196,231
15. Totals	6,926,114,992		13,087,258,507		20,013,373,499
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3,756	423,677,538			104	70,739,234			3,860	494,416,772
17. Incurred during current year	30,607	2,088,678,299			558	313,518,134			31,165	2,402,196,433
Settled during current year:										
18.1 By payment in full	30,616	2,145,587,598			563	294,665,167			31,179	2,440,252,765
18.2 By payment on compromised claims	3	386,000							3	386,000
18.3 Totals paid	30,619	2,145,973,598			563	294,665,167			31,182	2,440,638,765
18.4 Reduction by compromise	(4)	(2,115,500)							(4)	(2,115,500)
18.5 Amount rejected	4	2,115,500							4	2,115,500
18.6 Total settlements	30,619	2,145,973,598			563	294,665,167			31,182	2,440,638,765
19. Unpaid Dec. 31, current year (16+17-18.6)	3,744	366,382,239			99	89,592,201			3,843	455,974,441
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,641,200	559,052,723,476	(a)		6,451	62,709,757,893			1,647,651	621,762,481,369
21. Issued during year	128,571	81,335,416,006			755	4,264,882,183			129,326	85,600,298,189
22. Other changes to in force (Net)	(78,040)	(27,275,222,132)			(130)	(3,274,514,726)			(78,170)	(30,549,736,858)
23. In force December 31 of current year	1,691,731	613,112,917,349	(a)		7,076	63,700,125,350			1,698,807	676,813,042,700

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	271,407	271,407		332,854	89,787
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	489,037,364	498,810,406	26,595,478	342,431,719	336,788,947
25.2 Guaranteed renewable (b)	236,670,282	236,955,985		46,798,004	85,423,511
25.3 Non-renewable for stated reasons only (b)	11,123,382	11,345,723	601,213	508,194	859,687
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	736,831,028	747,112,114	27,196,691	389,737,917	423,072,145
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	737,102,435	747,383,521	27,196,691	390,070,771	423,161,932

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 1 9 4 3 0 0 1 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	68,161,051		268,875		68,429,926
2. Annuity considerations	33,786,342		37,055,245		70,841,587
3. Deposit-type contract funds	9,358,791	XXX	39,790,532	XXX	49,149,323
4. Other considerations			51,449,435		51,449,435
5. Totals (Sum of Lines 1 to 4)	111,306,184		128,564,087		239,870,271
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	626,808				626,808
6.2 Applied to pay renewal premiums	2,545,678				2,545,678
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,392,162				9,392,162
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,564,648				12,564,648
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	28,383				28,383
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	28,383				28,383
8. Grand Totals (Lines 6.5 plus 7.4)	12,593,031				12,593,031
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,386,959		25,000		13,411,959
10. Matured endowments					
11. Annuity benefits	4,679,617		14,108,592		18,788,209
12. Surrender values and withdrawals for life contracts	22,998,873		23,296,647		46,295,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	189,269				189,269
15. Totals	41,254,718		37,430,239		78,684,957
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	45	1,257,612							45	1,257,612
17. Incurred during current year	260	14,470,763			2	125,000			262	14,595,763
Settled during current year:										
18.1 By payment in full	274	13,576,228			1	25,000			275	13,601,228
18.2 By payment on compromised claims										
18.3 Totals paid	274	13,576,228			1	25,000			275	13,601,228
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	274	13,576,228			1	25,000			275	13,601,228
19. Unpaid Dec. 31, current year (16+17-18.6)	31	2,152,146			1	100,000			32	2,252,146
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,377	4,514,726,901	(a)		129	1,198,378,712			14,506	5,713,105,613
21. Issued during year	1,491	831,966,572			2	41,162,468			1,493	873,129,040
22. Other changes to in force (Net)	1,031	903,213,363			(116)	(1,170,502,469)			915	(267,289,106)
23. In force December 31 of current year	16,899	6,249,906,836	(a)		15	69,038,711			17,006	6,318,945,547

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	61,183	61,183			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,254,629	5,368,143	254,069	2,096,634	3,857,425
25.2 Guaranteed renewable (b)	1,676,821	1,431,053		293,966	216,700
25.3 Non-renewable for stated reasons only (b)	98,354	100,479	4,756		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,029,804	6,899,675	258,825	2,390,600	4,074,125
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,090,987	6,960,858	258,825	2,390,600	4,074,125

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,758,482		10,809		8,769,291
2. Annuity considerations	6,290,140		482,915		6,773,055
3. Deposit-type contract funds		XXX	3,170,158	XXX	3,170,158
4. Other considerations			5,202,854		5,202,854
5. Totals (Sum of Lines 1 to 4)	15,048,622		8,866,736		23,915,358
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	97,964				97,964
6.2 Applied to pay renewal premiums	155,447				155,447
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	525,660				525,660
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	779,071				779,071
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	872				872
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	872				872
8. Grand Totals (Lines 6.5 plus 7.4)	779,943				779,943
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,004,056				1,004,056
10. Matured endowments	20,447				20,447
11. Annuity benefits	943,175		429,330		1,372,505
12. Surrender values and withdrawals for life contracts	647,635		8,028,482		8,676,117
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	924				924
15. Totals	2,616,237		8,457,812		11,074,049
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	5,122							1	5,122
17. Incurred during current year	20	1,025,814							20	1,025,814
Settled during current year:										
18.1 By payment in full	20	1,025,427							20	1,025,427
18.2 By payment on compromised claims										
18.3 Totals paid	20	1,025,427							20	1,025,427
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	1,025,427							20	1,025,427
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,509							1	5,509
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,017	392,670,699	(a)		3	12,284,557			1,020	404,955,256
21. Issued during year	77	41,600,377							77	41,600,377
22. Other changes to in force (Net)	(43)	308,470			(3)	(12,284,557)			(46)	(11,976,087)
23. In force December 31 of current year	1,051	434,579,546	(a)						1,051	434,579,546

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	354,529	362,187	10,432		2,564
25.2 Guaranteed renewable (b)	77,795	61,528			50
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	432,324	423,715	10,432		2,614
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	432,324	423,715	10,432		2,614

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	76,083,994		1,323,620		77,407,614
2. Annuity considerations	84,957,141		63,239,965		148,197,106
3. Deposit-type contract funds	7,375,925	XXX	39,388,497	XXX	46,764,422
4. Other considerations			21,509,324		21,509,324
5. Totals (Sum of Lines 1 to 4)	168,417,060		125,461,406		293,878,466
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,618,704				1,618,704
6.2 Applied to pay renewal premiums	4,867,823				4,867,823
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,343,011				19,343,011
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,829,538				25,829,538
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	55,269				55,269
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	55,269				55,269
8. Grand Totals (Lines 6.5 plus 7.4)	25,884,807				25,884,807
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	47,853,215		101,122		47,954,337
10. Matured endowments	16,981				16,981
11. Annuity benefits	20,972,215		21,795,694		42,767,909
12. Surrender values and withdrawals for life contracts	36,335,363		19,250,615		55,585,978
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	449,367				449,367
15. Totals	105,627,141		41,147,431		146,774,572
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	60	2,558,375							60	2,558,375
17. Incurred during current year	604	49,547,321			1	101,122			605	49,648,443
Settled during current year:										
18.1 By payment in full	585	48,319,221			1	101,122			586	48,420,343
18.2 By payment on compromised claims										
18.3 Totals paid	585	48,319,221			1	101,122			586	48,420,343
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	585	48,319,221			1	101,122			586	48,420,343
19. Unpaid Dec. 31, current year (16+17-18.6)	79	3,786,475							79	3,786,475
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,214	6,676,358,095	(a)		23	185,745,632			23,237	6,862,103,727
21. Issued during year	1,831	1,087,646,671			7	47,861,400			1,838	1,135,508,071
22. Other changes to in force (Net)	(1,074)	(436,513,296)			(11)	(65,892,674)			(1,085)	(502,405,970)
23. In force December 31 of current year	23,971	7,327,491,470	(a)		19	167,714,358			23,990	7,495,205,828

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,238,138	7,394,502	331,585	5,785,493	4,399,237
25.2 Guaranteed renewable (b)	3,432,949	2,711,315		421,823	258,431
25.3 Non-renewable for stated reasons only (b)	139,409	142,421	6,386		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,810,496	10,248,238	337,971	6,207,316	4,657,668
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,810,496	10,248,238	337,971	6,207,316	4,657,668

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	25,558,155		90,584		25,648,739
2. Annuity considerations	14,767,678		22,146,569		36,914,247
3. Deposit-type contract funds	450,305	XXX	16,590,570	XXX	17,040,875
4. Other considerations			4,477,435		4,477,435
5. Totals (Sum of Lines 1 to 4)	40,776,138		43,305,158		84,081,296
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	308,294				308,294
6.2 Applied to pay renewal premiums	422,355				422,355
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,725,677				2,725,677
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,456,326				3,456,326
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	2,934				2,934
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,934				2,934
8. Grand Totals (Lines 6.5 plus 7.4)	3,459,260				3,459,260
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,134,963		363,838		4,498,801
10. Matured endowments	4,571				4,571
11. Annuity benefits	2,426,732		8,307,822		10,734,554
12. Surrender values and withdrawals for life contracts	11,846,945		829,321		12,676,266
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	42,939				42,939
15. Totals	18,456,150		9,500,981		27,957,131
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	6	150,006							6	150,006
17. Incurred during current year	98	4,753,986			1	363,838			99	5,117,824
Settled during current year:										
18.1 By payment in full	83	4,182,474			1	363,838			84	4,546,312
18.2 By payment on compromised claims										
18.3 Totals paid	83	4,182,474			1	363,838			84	4,546,312
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	83	4,182,474			1	363,838			84	4,546,312
19. Unpaid Dec. 31, current year (16+17-18.6)	21	721,518							21	721,518
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,424	1,524,273,403	(a)		131	974,847,023			4,555	2,499,120,426
21. Issued during year	548	276,822,134				455,000			548	277,277,134
22. Other changes to in force (Net)	1,104	837,826,875			(120)	(971,579,950)			984	(133,753,075)
23. In force December 31 of current year	6,076	2,638,922,412	(a)		11	3,722,073			6,087	2,642,644,485

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,879,531	1,920,134	84,155	1,324,612	1,445,539
25.2 Guaranteed renewable (b)	390,703	293,519		124,011	269,175
25.3 Non-renewable for stated reasons only (b)	97,028	99,124	4,344		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,367,262	2,312,777	88,499	1,448,623	1,714,714
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,367,262	2,312,777	88,499	1,448,623	1,714,714

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	925,127,848		5,393,435		930,521,283
2. Annuity considerations	403,404,145		411,233,888		814,638,033
3. Deposit-type contract funds	23,840,043	XXX	355,904,154	XXX	379,744,197
4. Other considerations			541,868,466		541,868,466
5. Totals (Sum of Lines 1 to 4)	1,352,372,036		1,314,399,943		2,666,771,979
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,069,805				10,069,805
6.2 Applied to pay renewal premiums	23,237,858				23,237,858
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	118,311,551				118,311,551
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	151,619,214				151,619,214
Annuities:					
7.1 Paid in cash or left on deposit	83				83
7.2 Applied to provide paid-up annuities	149,728				149,728
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	149,811				149,811
8. Grand Totals (Lines 6.5 plus 7.4)	151,769,025				151,769,025
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	238,785,904		4,827,446		243,613,350
10. Matured endowments	1,132,763				1,132,763
11. Annuity benefits	53,681,801		81,744,922		135,426,723
12. Surrender values and withdrawals for life contracts	260,095,314		674,024,844		934,120,158
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,208,526				3,208,526
15. Totals	556,904,308		760,597,212		1,317,501,520
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	287	19,197,400			10	6,491,664			297	25,689,064
17. Incurred during current year	2,144	279,798,100			7	3,281,216			2,151	283,079,316
Settled during current year:										
18.1 By payment in full	2,094	243,065,865			8	4,827,446			2,102	247,893,310
18.2 By payment on compromised claims	1	11,000							1	11,000
18.3 Totals paid	2,095	243,076,865			8	4,827,446			2,103	247,904,310
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,095	243,076,865			8	4,827,446			2,103	247,904,310
19. Unpaid Dec. 31, current year (16+17-18.6)	336	55,918,636			9	4,945,434			345	60,864,070
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	137,757	61,563,209,734	(a)		357	3,357,941,531			138,114	64,921,151,265
21. Issued during year	13,535	9,967,740,466			10	144,345,265			13,545	10,112,085,731
22. Other changes to in force (Net)	(3,290)	(529,673,664)			(258)	(2,890,158,229)			(3,548)	(3,419,831,893)
23. In force December 31 of current year	148,002	71,001,276,536	(a)		109	612,128,567			148,111	71,613,405,103

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	36,092	36,092			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	38,446,422	39,276,970	1,556,065	38,596,439	31,523,784
25.2 Guaranteed renewable (b)	25,761,309	25,897,669		4,347,985	6,007,297
25.3 Non-renewable for stated reasons only (b)	1,145,302	1,170,044	46,354	40,664	(167,128)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	65,353,033	66,344,683	1,602,419	42,985,088	37,363,953
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	65,389,125	66,380,775	1,602,419	42,985,088	37,363,953

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	89,700,566		4,794,930		94,495,496
2. Annuity considerations	87,065,905		15,768,111		102,834,016
3. Deposit-type contract funds	9,914,498	XXX	29,272,146	XXX	39,186,644
4. Other considerations			28,326,881		28,326,881
5. Totals (Sum of Lines 1 to 4)	186,680,969		78,162,068		264,843,037
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,653,837				1,653,837
6.2 Applied to pay renewal premiums	4,151,328				4,151,328
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,769,797				17,769,797
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,574,962				23,574,962
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	13,765				13,765
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	13,765				13,765
8. Grand Totals (Lines 6.5 plus 7.4)	23,588,727				23,588,727
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	27,955,777		717,002		28,672,779
10. Matured endowments	245,380				245,380
11. Annuity benefits	8,923,813		11,968,424		20,892,237
12. Surrender values and withdrawals for life contracts	57,998,577		14,181,209		72,179,786
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	488,001				488,001
15. Totals	95,611,548		26,866,635		122,478,183
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	48	1,705,414							48	1,705,414
17. Incurred during current year	451	29,744,678			1	717,002			452	30,461,679
Settled during current year:										
18.1 By payment in full	449	28,689,158			1	717,002			450	29,406,160
18.2 By payment on compromised claims										
18.3 Totals paid	449	28,689,158			1	717,002			450	29,406,160
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	449	28,689,158			1	717,002			450	29,406,160
19. Unpaid Dec. 31, current year (16+17-18.6)	50	2,760,934							50	2,760,934
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,909	8,152,774,566	(a)		73	851,315,997			23,982	9,004,090,563
21. Issued during year	2,070	1,271,639,503			1	41,018,538			2,071	1,312,658,041
22. Other changes to in force (Net)	(64)	266,419,651			(64)	(736,885,319)			(128)	(470,465,668)
23. In force December 31 of current year	25,915	9,690,833,720	(a)		10	155,449,216			25,925	9,846,282,936

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,737,813	6,883,369	261,671	4,401,072	4,812,249
25.2 Guaranteed renewable (b)	4,307,099	3,859,585		933,313	2,306,886
25.3 Non-renewable for stated reasons only (b)	178,219	182,069	6,921	12,506	(32,866)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,223,131	10,925,023	268,592	5,346,891	7,086,269
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,223,131	10,925,023	268,592	5,346,891	7,086,269

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	191,609,777		3,836,199		195,445,976
2. Annuity considerations	78,881,600		76,340,989		155,222,589
3. Deposit-type contract funds	6,304,847	XXX	39,540,665	XXX	45,845,512
4. Other considerations			163,707,053		163,707,053
5. Totals (Sum of Lines 1 to 4)	276,796,224		283,424,906		560,221,130
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,838,356				2,838,356
6.2 Applied to pay renewal premiums	9,827,850				9,827,850
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,637,676				39,637,676
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	52,303,882				52,303,882
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	28,823				28,823
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	28,823				28,823
8. Grand Totals (Lines 6.5 plus 7.4)	52,332,705				52,332,705
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	57,667,664		101,973,664		159,641,328
10. Matured endowments	341,770				341,770
11. Annuity benefits	12,809,868		16,716,487		29,526,355
12. Surrender values and withdrawals for life contracts	162,833,996		234,411,262		397,245,258
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	503,416				503,416
15. Totals	234,156,714		353,101,413		587,258,127
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	90	11,989,642			18	37,944,172			108	49,933,814
17. Incurred during current year	637	56,905,623			40	107,154,043			677	164,059,665
Settled during current year:										
18.1 By payment in full	648	58,512,791			36	101,973,664			684	160,486,455
18.2 By payment on compromised claims										
18.3 Totals paid	648	58,512,791			36	101,973,664			684	160,486,455
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	648	58,512,791			36	101,973,664			684	160,486,455
19. Unpaid Dec. 31, current year (16+17-18.6)	79	10,382,474			22	43,124,550			101	53,507,024
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	43,353	17,829,868,912	(a)		129	6,554,341,176			43,482	24,384,210,088
21. Issued during year	3,145	2,249,772,947			9	69,006,200			3,154	2,318,779,147
22. Other changes to in force (Net)	(2,810)	(659,759,720)			(67)	(5,369,034)			(2,877)	(665,128,754)
23. In force December 31 of current year	43,688	19,419,882,139	(a)		71	6,617,978,315			43,759	26,037,860,454

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	6,550	6,550			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	14,429,647	14,741,366	640,347	9,355,429	4,434,394
25.2 Guaranteed renewable (b)	5,560,760	4,868,310		826,740	1,267,478
25.3 Non-renewable for stated reasons only (b)	377,700	385,860	16,761		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,368,107	19,995,536	657,108	10,182,169	5,701,872
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,374,657	20,002,086	657,108	10,182,169	5,701,872

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	174,754,470		51,772		174,806,242
2. Annuity considerations	13,553,345		6,715,394		20,268,739
3. Deposit-type contract funds	498,434	XXX	2,114,999,002	XXX	2,115,497,436
4. Other considerations			14,715,785		14,715,785
5. Totals (Sum of Lines 1 to 4)	188,806,249		2,136,481,953		2,325,288,202
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	457,848				457,848
6.2 Applied to pay renewal premiums	1,253,080				1,253,080
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,088,817				5,088,817
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,799,745				6,799,745
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	2,396				2,396
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,396				2,396
8. Grand Totals (Lines 6.5 plus 7.4)	6,802,141				6,802,141
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,065,621		10,957,077		26,022,698
10. Matured endowments	272				272
11. Annuity benefits	2,061,916		12,805,202		14,867,118
12. Surrender values and withdrawals for life contracts	10,925,605		100,052,606		110,978,211
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,073				8,073
15. Totals	28,061,487		123,814,885		151,876,372
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	11	186,043			2	1,522,018			13	1,708,061
17. Incurred during current year	1,144	15,961,911			31	13,181,782			1,175	29,143,693
18. Settled during current year:										
18.1 By payment in full	1,146	15,073,966			28	10,957,077			1,174	26,031,043
18.2 By payment on compromised claims										
18.3 Totals paid	1,146	15,073,966			28	10,957,077			1,174	26,031,043
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,146	15,073,966			28	10,957,077			1,174	26,031,043
19. Unpaid Dec. 31, current year (16+17-18.6)	9	1,073,988			5	3,746,723			14	4,820,711
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,173	1,880,962,436	(a)		282	5,660,211,597			5,455	7,541,174,033
21. Issued during year	941	666,223,842			1	1,015,000			942	667,238,842
22. Other changes to in force (Net)	5,240	2,919,056,711			(268)	(2,984,506,971)			4,972	(65,450,260)
23. In force December 31 of current year	11,354	5,466,242,989	(a)		15	2,676,719,626			11,369	8,142,962,615

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	191	191			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,241,860	1,268,688	58,488	420,293	520,010
25.2 Guaranteed renewable (b)	552,575	341,175		144,692	161,264
25.3 Non-renewable for stated reasons only (b)	3,127	3,195	147		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,797,562	1,613,058	58,635	564,985	681,274
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,797,753	1,613,249	58,635	564,985	681,274

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	23,825,755		1,169,677		24,995,432
2. Annuity considerations	8,714,016		13,707,227		22,421,243
3. Deposit-type contract funds	383,927	XXX	7,335,318	XXX	7,719,245
4. Other considerations			54,044,665		54,044,665
5. Totals (Sum of Lines 1 to 4)	32,923,698		76,256,887		109,180,585
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	640,056				640,056
6.2 Applied to pay renewal premiums	1,608,798				1,608,798
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,548,437				6,548,437
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,797,291				8,797,291
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,262				6,262
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,262				6,262
8. Grand Totals (Lines 6.5 plus 7.4)	8,803,553				8,803,553
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,103,588		2,553,505		20,657,093
10. Matured endowments					
11. Annuity benefits	1,067,059		718,356		1,785,415
12. Surrender values and withdrawals for life contracts	9,672,915		50,495,079		60,167,994
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,474				10,474
15. Totals	28,854,036		53,766,940		82,620,976
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	8	933,815							8	933,815
17. Incurred during current year	53	20,559,759			3	2,553,505			56	23,113,264
Settled during current year:										
18.1 By payment in full	40	18,114,062			3	2,553,505			43	20,667,567
18.2 By payment on compromised claims										
18.3 Totals paid	40	18,114,062			3	2,553,505			43	20,667,567
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	40	18,114,062			3	2,553,505			43	20,667,567
19. Unpaid Dec. 31, current year (16+17-18.6)	21	3,379,512							21	3,379,512
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,715	2,213,525,656	(a)		25	495,038,031			3,740	2,708,563,687
21. Issued during year	305	268,019,884			3	35,646,048			308	303,665,932
22. Other changes to in force (Net)	199	119,857,038			(9)	(289,577,374)			190	(169,720,336)
23. In force December 31 of current year	4,219	2,601,402,578	(a)		19	241,106,705			4,238	2,842,509,283

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,691,167	2,749,303	206,806	1,733,485	606,355
25.2 Guaranteed renewable (b)	1,167,915	1,677,345		96,666	549,819
25.3 Non-renewable for stated reasons only (b)	198,108	202,388	15,224		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,057,190	4,629,036	222,030	1,830,151	1,156,174
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,057,190	4,629,036	222,030	1,830,151	1,156,174

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	531,569,910		4,900,783		536,470,693
2. Annuity considerations	246,676,590		304,041,253		550,717,843
3. Deposit-type contract funds	27,583,575	XXX	271,991,622	XXX	299,575,197
4. Other considerations			319,503,906		319,503,906
5. Totals (Sum of Lines 1 to 4)	805,830,075		900,437,564		1,706,267,639
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,532,638				8,532,638
6.2 Applied to pay renewal premiums	24,925,722				24,925,722
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	92,897,938				92,897,938
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	126,356,298				126,356,298
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	86,253				86,253
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	86,253				86,253
8. Grand Totals (Lines 6.5 plus 7.4)	126,442,551				126,442,551
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	170,582,598		5,235,420		175,818,018
10. Matured endowments	2,326,764				2,326,764
11. Annuity benefits	42,073,551		106,748,245		148,821,796
12. Surrender values and withdrawals for life contracts	208,058,983		255,076,363		463,135,346
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,660,493				2,660,493
15. Totals	425,702,389		367,060,028		792,762,417
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	295	34,673,269			9	245,161			304	34,918,430
17. Incurred during current year	2,053	160,426,318			10	5,370,864			2,063	165,797,182
Settled during current year:										
18.1 By payment in full	2,067	175,569,056			9	5,235,420			2,076	180,804,475
18.2 By payment on compromised claims										
18.3 Totals paid	2,067	175,569,056			9	5,235,420			2,076	180,804,475
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,067	175,569,056			9	5,235,420			2,076	180,804,475
19. Unpaid Dec. 31, current year (16+17-18.6)	281	19,530,531			10	380,606			291	19,911,136
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	89,563	35,598,923,091	(a)		170	2,087,490,227			89,733	37,686,413,318
21. Issued during year	8,500	5,919,956,662			16	73,504,301			8,516	5,993,460,963
22. Other changes to in force (Net)	(2,129)	(311,248,496)			(132)	(1,871,249,004)			(2,261)	(2,182,497,500)
23. In force December 31 of current year	95,934	41,207,631,257	(a)		54	289,745,524			95,988	41,497,376,781

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,285	2,285			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,845,747	19,252,841	760,595	14,162,235	15,870,685
25.2 Guaranteed renewable (b)	14,471,170	9,654,134		2,939,878	4,021,637
25.3 Non-renewable for stated reasons only (b)	231,449	236,449	9,342	50	50
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,548,366	29,143,424	769,937	17,102,163	19,892,372
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,550,651	29,145,709	769,937	17,102,163	19,892,372

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	184,586,627		2,199,229		186,785,856
2. Annuity considerations	75,321,031		96,924,260		172,245,291
3. Deposit-type contract funds	15,676,776	XXX	90,480,898	XXX	106,157,674
4. Other considerations			154,156,628		154,156,628
5. Totals (Sum of Lines 1 to 4)	275,584,434		343,761,015		619,345,449
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,853,292				3,853,292
6.2 Applied to pay renewal premiums	10,302,099				10,302,099
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	59,682,694				59,682,694
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	73,838,085				73,838,085
Annuities:					
7.1 Paid in cash or left on deposit	298				298
7.2 Applied to provide paid-up annuities	48,868				48,868
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	49,166				49,166
8. Grand Totals (Lines 6.5 plus 7.4)	73,887,251				73,887,251
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	75,803,533		618,300		76,421,833
10. Matured endowments	377,312				377,312
11. Annuity benefits	13,210,781		34,242,233		47,453,014
12. Surrender values and withdrawals for life contracts	101,448,620		1,618,754,084		1,720,202,704
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,218,304				1,218,304
15. Totals	192,058,550		1,653,614,617		1,845,673,167
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	123	8,682,801			3	4,700,693			126	13,383,494
17. Incurred during current year	942	96,971,088			11	796,899			953	97,767,987
Settled during current year:										
18.1 By payment in full	902	77,398,811			9	618,300			911	78,017,111
18.2 By payment on compromised claims										
18.3 Totals paid	902	77,398,811			9	618,300			911	78,017,111
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	902	77,398,811			9	618,300			911	78,017,111
19. Unpaid Dec. 31, current year (16+17-18.6)	163	28,255,077			5	4,879,292			168	33,134,370
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	56,828	20,003,174,124	(a)		213	1,781,201,235			57,041	21,784,375,360
21. Issued during year	4,324	2,488,409,827			28	26,081,960			4,352	2,514,491,787
22. Other changes to in force (Net)	(8)	584,793,150			(178)	(1,658,163,548)			(186)	(1,073,370,398)
23. In force December 31 of current year	61,144	23,076,377,101	(a)		63	149,119,647			61,207	23,225,496,748

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	63,839	63,839			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	16,153,753	16,502,644	745,852	6,462,240	7,806,271
25.2 Guaranteed renewable (b)	7,394,946	8,172,596		2,513,457	2,383,200
25.3 Non-renewable for stated reasons only (b)	304,232	310,805	14,050	35,123	16,959
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	23,852,931	24,986,045	759,902	9,010,820	10,206,430
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	23,916,770	25,049,884	759,902	9,010,820	10,206,430

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	24,611,244		173,021		24,784,265
2. Annuity considerations	13,058,089		7,047,462		20,105,551
3. Deposit-type contract funds	16,069,451	XXX	13,244,798	XXX	29,314,249
4. Other considerations			6,737,557		6,737,557
5. Totals (Sum of Lines 1 to 4)	53,738,784		27,202,838		80,941,622
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	517,429				517,429
6.2 Applied to pay renewal premiums	1,586,150				1,586,150
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,199,897				7,199,897
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,303,476				9,303,476
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,852				12,852
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,852				12,852
8. Grand Totals (Lines 6.5 plus 7.4)	9,316,328				9,316,328
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,242,729				12,242,729
10. Matured endowments	15,014				15,014
11. Annuity benefits	4,986,960		2,320,178		7,307,138
12. Surrender values and withdrawals for life contracts	18,241,857		12,877,042		31,118,899
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	67,286				67,286
15. Totals	35,553,846		15,197,220		50,751,066
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	16	556,534							16	556,534
17. Incurred during current year	161	13,224,855							161	13,224,855
Settled during current year:										
18.1 By payment in full	147	12,324,933							147	12,324,933
18.2 By payment on compromised claims										
18.3 Totals paid	147	12,324,933							147	12,324,933
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	147	12,324,933							147	12,324,933
19. Unpaid Dec. 31, current year (16+17-18.6)	30	1,456,455							30	1,456,455
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,852	1,876,609,963	(a)		26	318,828,124			8,878	2,195,438,086
21. Issued during year	398	171,092,324				1,550,000			398	172,642,324
22. Other changes to in force (Net)	245	191,740,586			(15)	(310,487,038)			230	(118,746,452)
23. In force December 31 of current year	9,495	2,239,442,873	(a)		11	9,891,086			9,506	2,249,333,959

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,644,148	1,679,666	58,046	907,376	769,062
25.2 Guaranteed renewable (b)	1,460,853	1,292,998		252,417	524,844
25.3 Non-renewable for stated reasons only (b)	88,201	90,106	3,114		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,193,202	3,062,770	61,160	1,159,793	1,293,906
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,193,202	3,062,770	61,160	1,159,793	1,293,906

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	29,188,370		36,045		29,224,415
2. Annuity considerations	7,476,106		7,616,612		15,092,718
3. Deposit-type contract funds	5,094,234	XXX	5,716,110	XXX	10,810,344
4. Other considerations			10,933,208		10,933,208
5. Totals (Sum of Lines 1 to 4)	41,758,710		24,301,975		66,060,685
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	594,943				594,943
6.2 Applied to pay renewal premiums	1,005,949				1,005,949
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,607,933				6,607,933
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,208,825				8,208,825
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,511				1,511
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,511				1,511
8. Grand Totals (Lines 6.5 plus 7.4)	8,210,336				8,210,336
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,653,822				7,653,822
10. Matured endowments	167,830				167,830
11. Annuity benefits	2,361,348		4,091,641		6,452,989
12. Surrender values and withdrawals for life contracts	12,486,080		11,410,651		23,896,731
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	27,879				27,879
15. Totals	22,696,959		15,502,292		38,199,251
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	11	622,059							11	622,059
17. Incurred during current year	101	7,766,424							101	7,766,424
Settled during current year:										
18.1 By payment in full	101	7,849,520							101	7,849,520
18.2 By payment on compromised claims										
18.3 Totals paid	101	7,849,520							101	7,849,520
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	101	7,849,520							101	7,849,520
19. Unpaid Dec. 31, current year (16+17-18.6)	11	538,962							11	538,962
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,904	2,327,307,163	(a)		18	65,754,304			6,922	2,393,061,467
21. Issued during year	578	385,550,903			2	1,300,000			580	386,850,903
22. Other changes to in force (Net)	(198)	(81,356,873)			(18)	(66,854,304)			(216)	(148,211,177)
23. In force December 31 of current year	7,284	2,631,501,193	(a)		2	200,000			7,286	2,631,701,193

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,077,453	1,100,729	39,414	219,561	155,561
25.2 Guaranteed renewable (b)	594,790	436,585		35,429	(85,794)
25.3 Non-renewable for stated reasons only (b)	6,456	6,596	236		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,678,699	1,543,910	39,650	254,990	69,767
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,678,699	1,543,910	39,650	254,990	69,767

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	478,698,705		4,451,649		483,150,354
2. Annuity considerations	147,877,121		124,625,907		272,503,028
3. Deposit-type contract funds	10,614,141	XXX	88,203,679	XXX	98,817,820
4. Other considerations			531,598,294		531,598,294
5. Totals (Sum of Lines 1 to 4)	637,189,967		748,879,529		1,386,069,496
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,244,655				5,244,655
6.2 Applied to pay renewal premiums	16,381,048				16,381,048
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	56,243,157				56,243,157
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	77,868,860				77,868,860
Annuities:					
7.1 Paid in cash or left on deposit	1				1
7.2 Applied to provide paid-up annuities	78,668				78,668
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	78,669				78,669
8. Grand Totals (Lines 6.5 plus 7.4)	77,947,529				77,947,529
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	105,915,418		7,527,166		113,442,584
10. Matured endowments	4,491,090				4,491,090
11. Annuity benefits	21,934,284		31,519,130		53,453,414
12. Surrender values and withdrawals for life contracts	107,174,025		459,154,651		566,328,676
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	489,143				489,143
15. Totals	240,003,960		498,200,947		738,204,907
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	183	12,033,987			2	926,577			185	12,960,564
17. Incurred during current year	1,211	106,259,687			13	9,077,755			1,224	115,337,442
Settled during current year:										
18.1 By payment in full	1,252	110,895,125			11	7,527,166			1,263	118,422,291
18.2 By payment on compromised claims										
18.3 Totals paid	1,252	110,895,125			11	7,527,166			1,263	118,422,291
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,252	110,895,125			11	7,527,166			1,263	118,422,291
19. Unpaid Dec. 31, current year (16+17-18.6)	142	7,398,549			4	2,477,166			146	9,875,716
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	71,551	21,807,423,007	(a)		349	2,901,763,240			71,900	24,709,186,247
21. Issued during year	5,914	3,509,528,341			20	34,779,100			5,934	3,544,307,441
22. Other changes to in force (Net)	(674)	895,218,786			(252)	(1,795,958,355)			(926)	(900,739,569)
23. In force December 31 of current year	76,791	26,212,170,134	(a)		117	1,140,583,985			76,908	27,352,754,119

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	13,519	13,519			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,553,606	18,954,415	1,004,993	12,556,966	9,845,920
25.2 Guaranteed renewable (b)	6,231,475	6,783,096		1,641,974	1,356,328
25.3 Non-renewable for stated reasons only (b)	438,853	448,334	23,771	11,813	78,089
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	25,223,934	26,185,845	1,028,764	14,210,753	11,280,337
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,237,453	26,199,364	1,028,764	14,210,753	11,280,337

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	108,498,599		1,006,956		109,505,555
2. Annuity considerations	57,528,859		11,145,416		68,674,275
3. Deposit-type contract funds	11,714,067	XXX	40,845,218	XXX	52,559,285
4. Other considerations			56,764,961		56,764,961
5. Totals (Sum of Lines 1 to 4)	177,741,525		109,762,551		287,504,076
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,628,128				1,628,128
6.2 Applied to pay renewal premiums	4,798,965				4,798,965
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,222,243				20,222,243
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,649,336				26,649,336
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	166,190				166,190
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	166,190				166,190
8. Grand Totals (Lines 6.5 plus 7.4)	26,815,526				26,815,526
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,346,636		1,465,804		26,812,440
10. Matured endowments	30,261				30,261
11. Annuity benefits	10,501,131		22,550,476		33,051,607
12. Surrender values and withdrawals for life contracts	68,804,170		113,998,537		182,802,707
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	252,372				252,372
15. Totals	104,934,570		138,014,817		242,949,387
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	61	9,975,680			1	593,758			62	10,569,438
17. Incurred during current year	513	17,256,815			5	1,872,048			518	19,128,863
Settled during current year:										
18.1 By payment in full	524	25,629,268			5	1,465,804			529	27,095,072
18.2 By payment on compromised claims										
18.3 Totals paid	524	25,629,268			5	1,465,804			529	27,095,072
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	524	25,629,268			5	1,465,804			529	27,095,072
19. Unpaid Dec. 31, current year (16+17-18.6)	50	1,603,227			1	1,000,003			51	2,603,230
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	30,984	9,148,729,767	(a)		165	755,034,380			31,149	9,903,764,147
21. Issued during year	2,291	1,368,578,904			2	21,548,554			2,293	1,390,127,458
22. Other changes to in force (Net)	(519)	(82,747,931)			(142)	(544,469,220)			(661)	(627,217,151)
23. In force December 31 of current year	32,756	10,434,560,740	(a)		25	232,113,714			32,781	10,666,674,454

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	853	853			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,575,592	7,739,245	409,657	3,939,385	3,665,048
25.2 Guaranteed renewable (b)	1,979,339	1,713,053		322,230	577,227
25.3 Non-renewable for stated reasons only (b)	120,182	122,778	6,499	2,941	(15,927)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,675,113	9,575,076	416,156	4,264,556	4,226,348
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,675,966	9,575,929	416,156	4,264,556	4,226,348

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	44,489,761		101,981		44,591,742
2. Annuity considerations	17,139,258		15,725,279		32,864,537
3. Deposit-type contract funds	1,340,946	XXX	34,999,516	XXX	36,340,462
4. Other considerations			141,638,197		141,638,197
5. Totals (Sum of Lines 1 to 4)	62,969,965		192,464,973		255,434,938
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	931,839				931,839
6.2 Applied to pay renewal premiums	3,501,685				3,501,685
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,443,333				12,443,333
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,876,857				16,876,857
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	18,478				18,478
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	18,478				18,478
8. Grand Totals (Lines 6.5 plus 7.4)	16,895,335				16,895,335
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,204,151		664,000		17,868,151
10. Matured endowments	92,783				92,783
11. Annuity benefits	4,753,985		9,888,067		14,642,052
12. Surrender values and withdrawals for life contracts	41,437,465		82,528,285		123,965,750
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	138,175				138,175
15. Totals	63,626,559		93,080,352		156,706,911
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	32	1,954,248							32	1,954,248
17. Incurred during current year	371	19,856,114			1	664,000			372	20,520,114
18. Settled during current year:										
18.1 By payment in full	358	17,435,109			1	664,000			359	18,099,109
18.2 By payment on compromised claims										
18.3 Totals paid	358	17,435,109			1	664,000			359	18,099,109
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	358	17,435,109			1	664,000			359	18,099,109
19. Unpaid Dec. 31, current year (16+17-18.6)	45	4,375,253							45	4,375,253
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	18,148	3,087,087,315	(a)		178	657,169,521			18,326	3,744,256,836
21. Issued during year	577	241,763,003				576,288			577	242,339,291
22. Other changes to in force (Net)	207	506,122,113			(164)	(597,066,726)			43	(90,944,613)
23. In force December 31 of current year	18,932	3,834,972,431	(a)		14	60,679,083			18,946	3,895,651,514

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	36	36			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,143,178	2,189,477	103,341	1,606,382	1,727,182
25.2 Guaranteed renewable (b)	1,736,195	2,160,174		117,741	34,360
25.3 Non-renewable for stated reasons only (b)	37,877	38,696	1,826	2,410	(76,886)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,917,250	4,388,347	105,167	1,726,533	1,684,656
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,917,286	4,388,383	105,167	1,726,533	1,684,656

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	42,581,976		172,841		42,754,817
2. Annuity considerations	18,854,171		8,399,504		27,253,675
3. Deposit-type contract funds	362,626	XXX	7,117,929	XXX	7,480,555
4. Other considerations			45,396,365		45,396,365
5. Totals (Sum of Lines 1 to 4)	61,798,773		61,086,639		122,885,412
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,136,010				1,136,010
6.2 Applied to pay renewal premiums	2,186,867				2,186,867
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,166,249				15,166,249
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,489,126				18,489,126
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,900				6,900
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,900				6,900
8. Grand Totals (Lines 6.5 plus 7.4)	18,496,026				18,496,026
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,639,838		129,175		19,769,013
10. Matured endowments	100,830				100,830
11. Annuity benefits	4,613,196		6,323,966		10,937,162
12. Surrender values and withdrawals for life contracts	24,655,333		43,475,252		68,130,585
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	166,848				166,848
15. Totals	49,176,045		49,928,393		99,104,438
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	29	4,109,266							29	4,109,266
17. Incurred during current year	294	26,202,169			2	129,175			296	26,331,345
18. Settled during current year:										
18.1 By payment in full	269	19,907,517			2	129,175			271	20,036,692
18.2 By payment on compromised claims										
18.3 Totals paid	269	19,907,517			2	129,175			271	20,036,692
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	269	19,907,517			2	129,175			271	20,036,692
19. Unpaid Dec. 31, current year (16+17-18.6)	54	10,403,919							54	10,403,919
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,999	4,443,390,212	(a)		128	655,893,457			15,127	5,099,283,668
21. Issued during year	578	295,049,204				1,560,000			578	296,609,204
22. Other changes to in force (Net)	109	412,595,227			(123)	(654,371,794)			(14)	(241,776,567)
23. In force December 31 of current year	15,686	5,151,034,643	(a)		5	3,081,663			15,691	5,154,116,306

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	169	169			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,760,163	3,841,359	160,299	1,319,681	1,164,124
25.2 Guaranteed renewable (b)	1,751,604	1,963,356		281,023	274,877
25.3 Non-renewable for stated reasons only (b)	101,814	104,013	4,342		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,613,581	5,908,728	164,641	1,600,704	1,439,001
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,613,750	5,908,897	164,641	1,600,704	1,439,001

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



6 5 9 3 5 2 0 1 9 4 3 0 1 8 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	29,502,109		161,882		29,663,991
2. Annuity considerations	28,778,272		127,154,359		155,932,631
3. Deposit-type contract funds	10,422,489	XXX	35,330,502	XXX	45,752,991
4. Other considerations			47,239,058		47,239,058
5. Totals (Sum of Lines 1 to 4)	68,702,870		209,885,801		278,588,671
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,011,586				1,011,586
6.2 Applied to pay renewal premiums	2,027,654				2,027,654
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,007,536				9,007,536
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,046,776				12,046,776
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	14,571				14,571
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,571				14,571
8. Grand Totals (Lines 6.5 plus 7.4)	12,061,347				12,061,347
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,406,923		197,930		15,604,853
10. Matured endowments	65,431				65,431
11. Annuity benefits	6,083,527		24,400,799		30,484,326
12. Surrender values and withdrawals for life contracts	23,155,813		540,436,935		563,592,748
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	371,594				371,594
15. Totals	45,083,288		565,035,664		610,118,952
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	38	1,491,171							38	1,491,171
17. Incurred during current year	329	15,694,897			2	197,930			331	15,892,828
Settled during current year:										
18.1 By payment in full	343	15,843,868			2	197,930			345	16,041,798
18.2 By payment on compromised claims										
18.3 Totals paid	343	15,843,868			2	197,930			345	16,041,798
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	343	15,843,868			2	197,930			345	16,041,798
19. Unpaid Dec. 31, current year (16+17-18.6)	24	1,342,201							24	1,342,201
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,023	3,535,145,090	(a)		62	277,892,747			14,085	3,813,037,837
21. Issued during year	559	323,415,364			2	3,214,687			561	326,630,051
22. Other changes to in force (Net)	(191)	105,254,418			(52)	(271,272,095)			(243)	(166,017,677)
23. In force December 31 of current year	14,391	3,963,814,872	(a)		12	9,835,339			14,403	3,973,650,211

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	32,148	32,148			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,628,330	3,706,688	177,810	4,227,530	3,282,917
25.2 Guaranteed renewable (b)	1,425,953	1,256,930		289,042	(43,716)
25.3 Non-renewable for stated reasons only (b)	101,761	103,960	4,988	36,358	21,881
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,156,044	5,067,578	182,798	4,552,930	3,261,082
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,188,192	5,099,726	182,798	4,552,930	3,261,082

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	50,653,485		431,259		51,084,744
2. Annuity considerations	43,070,459		15,692,489		58,762,948
3. Deposit-type contract funds	2,796,950	XXX	42,390,853	XXX	45,187,803
4. Other considerations			29,214,061		29,214,061
5. Totals (Sum of Lines 1 to 4)	96,520,894		87,728,662		184,249,556
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,322,781				1,322,781
6.2 Applied to pay renewal premiums	1,835,928				1,835,928
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,155,250				9,155,250
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,313,959				12,313,959
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	14,190				14,190
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,190				14,190
8. Grand Totals (Lines 6.5 plus 7.4)	12,328,149				12,328,149
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	30,021,023				30,021,023
10. Matured endowments					
11. Annuity benefits	4,596,632		14,891,730		19,488,362
12. Surrender values and withdrawals for life contracts	16,845,718		27,176,338		44,022,056
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	127,861				127,861
15. Totals	51,591,234		42,068,068		93,659,302
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	45	1,807,445			1	638,123			46	2,445,568
17. Incurred during current year	237	29,722,393							237	29,722,393
Settled during current year:										
18.1 By payment in full	243	30,146,680							243	30,146,680
18.2 By payment on compromised claims										
18.3 Totals paid	243	30,146,680							243	30,146,680
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	243	30,146,680							243	30,146,680
19. Unpaid Dec. 31, current year (16+17-18.6)	39	1,383,159			1	638,123			40	2,021,282
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,827	4,378,341,714	(a)		120	602,647,489			12,947	4,980,989,203
21. Issued during year	1,371	791,315,745			5	10,670,057			1,376	801,985,802
22. Other changes to in force (Net)	(36)	303,526,437			(99)	(555,166,705)			(135)	(251,640,268)
23. In force December 31 of current year	14,162	5,473,183,896	(a)		26	58,150,841			14,188	5,531,334,737

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,065,451	5,174,878	286,463	3,300,166	3,360,769
25.2 Guaranteed renewable (b)	1,279,971	1,460,018		348,523	555,920
25.3 Non-renewable for stated reasons only (b)	88,947	90,868	5,030		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,434,369	6,725,764	291,493	3,648,689	3,916,689
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,434,369	6,725,764	291,493	3,648,689	3,916,689

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	27,867,176		85,737		27,952,913
2. Annuity considerations	20,843,872		3,160,652		24,004,524
3. Deposit-type contract funds	1,493,606	XXX	5,492,411	XXX	6,986,017
4. Other considerations			6,971,374		6,971,374
5. Totals (Sum of Lines 1 to 4)	50,204,654		15,710,174		65,914,828
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	654,959				654,959
6.2 Applied to pay renewal premiums	1,321,268				1,321,268
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,009,041				6,009,041
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,985,268				7,985,268
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	16,649				16,649
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	16,649				16,649
8. Grand Totals (Lines 6.5 plus 7.4)	8,001,917				8,001,917
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,739,123		50,000		4,789,123
10. Matured endowments	115,374				115,374
11. Annuity benefits	4,022,458		5,030,157		9,052,615
12. Surrender values and withdrawals for life contracts	12,886,466		17,475,935		30,362,401
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	143,517				143,517
15. Totals	21,906,938		22,556,092		44,463,030
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	17	393,848			1	663,170			18	1,057,019
17. Incurred during current year	198	5,062,843			1	50,000			199	5,112,843
Settled during current year:										
18.1 By payment in full	200	4,998,001			1	50,000			201	5,048,001
18.2 By payment on compromised claims										
18.3 Totals paid	200	4,998,001			1	50,000			201	5,048,001
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	200	4,998,001			1	50,000			201	5,048,001
19. Unpaid Dec. 31, current year (16+17-18.6)	15	458,691			1	663,170			16	1,121,861
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,277	1,455,126,143	(a)		30	561,056,997			7,307	2,016,183,140
21. Issued during year	453	255,636,982				500,000			453	256,136,982
22. Other changes to in force (Net)	283	524,111,223			(29)	(561,357,997)			254	(37,246,774)
23. In force December 31 of current year	8,013	2,234,874,348	(a)		1	199,000			8,014	2,235,073,348

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,612,258	1,647,032	59,967	1,057,142	1,559,684
25.2 Guaranteed renewable (b)	903,594	754,483		129,507	(113,960)
25.3 Non-renewable for stated reasons only (b)	75,718	77,354	2,821		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,591,570	2,478,869	62,788	1,186,649	1,445,724
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,591,570	2,478,869	62,788	1,186,649	1,445,724

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	125,505,080		1,130,472		126,635,552
2. Annuity considerations	56,208,751		59,784,844		115,993,595
3. Deposit-type contract funds	14,363,568	XXX	111,849,201	XXX	126,212,769
4. Other considerations			208,461,039		208,461,039
5. Totals (Sum of Lines 1 to 4)	196,077,399		381,225,556		577,302,955
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,559,913				3,559,913
6.2 Applied to pay renewal premiums	11,023,491				11,023,491
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	35,343,636				35,343,636
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	49,927,040				49,927,040
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	29,658				29,658
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	29,658				29,658
8. Grand Totals (Lines 6.5 plus 7.4)	49,956,698				49,956,698
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	46,385,444		1,145,032		47,530,476
10. Matured endowments	378,219				378,219
11. Annuity benefits	9,122,589		16,427,421		25,550,010
12. Surrender values and withdrawals for life contracts	76,938,327		135,533,814		212,472,141
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	502,231				502,231
15. Totals	133,326,810		153,106,267		286,433,077
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	75	8,026,974			1	262,878			76	8,289,852
17. Incurred during current year	764	43,285,338			4	1,145,032			768	44,430,371
Settled during current year:										
18.1 By payment in full	770	47,265,737			4	1,145,032			774	48,410,770
18.2 By payment on compromised claims										
18.3 Totals paid	770	47,265,737			4	1,145,032			774	48,410,770
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	770	47,265,737			4	1,145,032			774	48,410,770
19. Unpaid Dec. 31, current year (16+17-18.6)	69	4,046,575			1	262,878			70	4,309,453
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	40,860	13,384,788,860	(a)		102	561,142,458			40,962	13,945,931,318
21. Issued during year	2,348	1,290,742,531			1	4,650,000			2,349	1,295,392,531
22. Other changes to in force (Net)	(1,185)	(92,916,486)			(94)	(479,793,408)			(1,279)	(572,709,894)
23. In force December 31 of current year	42,023	14,582,614,905	(a)		9	85,999,050			42,032	14,668,613,955

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	25	25			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	16,903,688	17,268,854	1,035,051	10,405,354	7,934,083
25.2 Guaranteed renewable (b)	10,142,164	12,610,550		2,457,026	6,708,605
25.3 Non-renewable for stated reasons only (b)	381,083	389,316	23,335	14,942	90,973
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	27,426,935	30,268,720	1,058,386	12,877,322	14,733,661
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	27,426,960	30,268,745	1,058,386	12,877,322	14,733,661

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	236,421,019		6,919,625		243,340,644
2. Annuity considerations	213,999,866		277,524,280		491,524,146
3. Deposit-type contract funds	23,569,587	XXX	329,656,330	XXX	353,225,917
4. Other considerations			843,609,314		843,609,314
5. Totals (Sum of Lines 1 to 4)	473,990,472		1,457,709,549		1,931,700,021
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,146,980				5,146,980
6.2 Applied to pay renewal premiums	13,394,725				13,394,725
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	49,144,091				49,144,091
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	67,685,796				67,685,796
Annuities:					
7.1 Paid in cash or left on deposit	7,810				7,810
7.2 Applied to provide paid-up annuities	60,980				60,980
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	68,790				68,790
8. Grand Totals (Lines 6.5 plus 7.4)	67,754,586				67,754,586
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	76,610,334		3,223,250		79,833,584
10. Matured endowments	533,502				533,502
11. Annuity benefits	34,971,247		130,280,000		165,251,247
12. Surrender values and withdrawals for life contracts	150,188,026		3,994,967,531		4,145,155,557
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	746,149				746,149
15. Totals	263,049,258		4,128,470,781		4,391,520,039
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	158	9,912,113			2	1,689,968			160	11,602,081
17. Incurred during current year	1,224	79,478,833			11	3,361,940			1,235	82,840,773
Settled during current year:										
18.1 By payment in full	1,191	77,889,920			9	3,223,250			1,200	81,113,170
18.2 By payment on compromised claims										
18.3 Totals paid	1,191	77,889,920			9	3,223,250			1,200	81,113,170
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,191	77,889,920			9	3,223,250			1,200	81,113,170
19. Unpaid Dec. 31, current year (16+17-18.6)	191	11,501,026			4	1,828,659			195	13,329,685
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	62,934	22,130,657,182	(a)		327	3,759,890,276			63,261	25,890,547,457
21. Issued during year	5,506	3,945,777,843			4	148,806,514			5,510	4,094,584,357
22. Other changes to in force (Net)	(510)	576,660,596			(252)	(1,356,983,996)			(762)	(780,323,400)
23. In force December 31 of current year	67,930	26,653,095,621	(a)		79	2,551,712,794			68,009	29,204,808,415

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	8,984	8,984			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	22,117,773	22,595,578	1,086,809	13,446,465	16,666,898
25.2 Guaranteed renewable (b)	10,964,819	8,815,096		2,184,958	4,112,304
25.3 Non-renewable for stated reasons only (b)	533,562	545,088	26,218	22,859	(49,055)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,616,154	31,955,762	1,113,027	15,654,282	20,730,147
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,625,138	31,964,746	1,113,027	15,654,282	20,730,147

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	130,186,588		901,121		131,087,709
2. Annuity considerations	125,973,036		135,273,949		261,246,985
3. Deposit-type contract funds	12,592,426	XXX	85,609,714	XXX	98,202,140
4. Other considerations			227,868,512		227,868,512
5. Totals (Sum of Lines 1 to 4)	268,752,050		449,653,296		718,405,346
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,008,115				4,008,115
6.2 Applied to pay renewal premiums	10,461,728				10,461,728
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,484,800				34,484,800
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,954,643				48,954,643
Annuities:					
7.1 Paid in cash or left on deposit	165				165
7.2 Applied to provide paid-up annuities	116,363				116,363
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	116,528				116,528
8. Grand Totals (Lines 6.5 plus 7.4)	49,071,171				49,071,171
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	57,971,178		2,635,969		60,607,147
10. Matured endowments	268,912				268,912
11. Annuity benefits	25,155,658		63,643,232		88,798,890
12. Surrender values and withdrawals for life contracts	106,742,430		169,476,705		276,219,135
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	588,652				588,652
15. Totals	190,726,830		235,755,906		426,482,736
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	127	13,682,764			2	662,845			129	14,345,608
17. Incurred during current year	1,047	50,689,027			6	1,973,124			1,053	52,662,151
Settled during current year:										
18.1 By payment in full	1,041	58,828,620			8	2,635,969			1,049	61,464,589
18.2 By payment on compromised claims										
18.3 Totals paid	1,041	58,828,620			8	2,635,969			1,049	61,464,589
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,041	58,828,620			8	2,635,969			1,049	61,464,589
19. Unpaid Dec. 31, current year (16+17-18.6)	133	5,543,170							133	5,543,170
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	45,209	10,248,671,616	(a)		132	1,277,117,161			45,341	11,525,788,778
21. Issued during year	2,291	1,234,417,278			2	9,745,262			2,293	1,244,162,540
22. Other changes to in force (Net)	(300)	700,772,080			(102)	(1,197,866,320)			(402)	(497,094,240)
23. In force December 31 of current year	47,200	12,183,860,974	(a)		32	88,996,103			47,232	12,272,857,077

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	4,001	4,001			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,837,996	9,028,921	417,146	6,508,869	5,206,781
25.2 Guaranteed renewable (b)	6,340,508	6,386,541		1,345,301	1,152,761
25.3 Non-renewable for stated reasons only (b)	181,746	185,672	8,578	3,095	1,422
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,360,250	15,601,134	425,724	7,857,265	6,360,964
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,364,251	15,605,135	425,724	7,857,265	6,360,964

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	61,044,192		479,447		61,523,639
2. Annuity considerations	61,300,590		12,746,864		74,047,454
3. Deposit-type contract funds	3,447,133	XXX	87,126,446	XXX	90,573,579
4. Other considerations			299,039,263		299,039,263
5. Totals (Sum of Lines 1 to 4)	125,791,915		399,392,020		525,183,935
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,768,009				1,768,009
6.2 Applied to pay renewal premiums	3,240,936				3,240,936
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,116,477				14,116,477
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,125,422				19,125,422
Annuities:					
7.1 Paid in cash or left on deposit	227				227
7.2 Applied to provide paid-up annuities	16,834				16,834
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	17,061				17,061
8. Grand Totals (Lines 6.5 plus 7.4)	19,142,483				19,142,483
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	26,357,490				26,357,490
10. Matured endowments	551,629				551,629
11. Annuity benefits	17,750,733		22,922,527		40,673,260
12. Surrender values and withdrawals for life contracts	43,665,328		495,891,522		539,556,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	134,244				134,244
15. Totals	88,459,424		518,814,049		607,273,473
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	60	7,599,994			1	143,325			61	7,743,319
17. Incurred during current year	426	22,911,356							426	22,911,356
Settled during current year:										
18.1 By payment in full	432	27,043,291							432	27,043,291
18.2 By payment on compromised claims										
18.3 Totals paid	432	27,043,291							432	27,043,291
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	432	27,043,291							432	27,043,291
19. Unpaid Dec. 31, current year (16+17-18.6)	54	3,468,058			1	143,325			55	3,611,384
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	21,534	5,198,441,024	(a)		145	592,664,347			21,679	5,791,105,371
21. Issued during year	1,049	642,377,777				10,790,013			1,049	653,167,790
22. Other changes to in force (Net)	(278)	247,605,597			(135)	(531,222,235)			(413)	(283,616,638)
23. In force December 31 of current year	22,305	6,088,424,398	(a)		10	72,232,125			22,315	6,160,656,523

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,269,806	6,405,234	304,650	5,665,765	6,370,154
25.2 Guaranteed renewable (b)	2,928,417	2,616,463		286,414	441,934
25.3 Non-renewable for stated reasons only (b)	67,840	69,305	3,297		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,266,063	9,091,002	307,947	5,952,179	6,812,088
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,266,063	9,091,002	307,947	5,952,179	6,812,088

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	56,613,594		728,865		57,342,459
2. Annuity considerations	14,190,933		32,168,674		46,359,607
3. Deposit-type contract funds	836,196	XXX	18,151,467	XXX	18,987,663
4. Other considerations			3,394,497		3,394,497
5. Totals (Sum of Lines 1 to 4)	71,640,723		54,443,503		126,084,226
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	440,948				440,948
6.2 Applied to pay renewal premiums	1,983,391				1,983,391
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,264,152				7,264,152
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,688,491				9,688,491
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	9,807				9,807
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	9,807				9,807
8. Grand Totals (Lines 6.5 plus 7.4)	9,698,298				9,698,298
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,170,245				13,170,245
10. Matured endowments	354,910				354,910
11. Annuity benefits	2,273,150		4,162,698		6,435,848
12. Surrender values and withdrawals for life contracts	12,148,006		12,391,416		24,539,422
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	223,098				223,098
15. Totals	28,169,409		16,554,114		44,723,523
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	11	690,030			6	2,903,749			17	3,593,779
17. Incurred during current year	185	13,603,965			1	750,000			186	14,353,966
Settled during current year:										
18.1 By payment in full	184	13,748,253							184	13,748,253
18.2 By payment on compromised claims										
18.3 Totals paid	184	13,748,253							184	13,748,253
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	184	13,748,253							184	13,748,253
19. Unpaid Dec. 31, current year (16+17-18.6)	12	545,743			7	3,653,749			19	4,199,492
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	10,621	4,026,129,083	(a)		102	820,151,969			10,723	4,846,281,052
21. Issued during year	1,050	609,450,691			1	128,535,000			1,051	737,985,691
22. Other changes to in force (Net)	1,114	584,930,147			(94)	(772,168,255)			1,020	(187,238,108)
23. In force December 31 of current year	12,785	5,220,509,921	(a)		9	176,518,714			12,794	5,397,028,635

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,913,081	8,084,025	426,504	5,583,858	9,242,478
25.2 Guaranteed renewable (b)	2,150,929	3,046,138		1,215,430	2,221,962
25.3 Non-renewable for stated reasons only (b)	346,188	353,667	18,659	303	(42,090)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,410,198	11,483,830	445,163	6,799,591	11,422,350
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,410,198	11,483,830	445,163	6,799,591	11,422,350

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	70,167,794		830,316		70,998,110
2. Annuity considerations	40,110,244		39,966,276		80,076,520
3. Deposit-type contract funds	1,884,427	XXX	35,084,814	XXX	36,969,241
4. Other considerations			95,510,607		95,510,607
5. Totals (Sum of Lines 1 to 4)	112,162,465		171,392,013		283,554,478
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,194,124				2,194,124
6.2 Applied to pay renewal premiums	3,957,006				3,957,006
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,867,747				16,867,747
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,018,877				23,018,877
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	19,779				19,779
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	19,779				19,779
8. Grand Totals (Lines 6.5 plus 7.4)	23,038,656				23,038,656
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	37,073,871		344,502		37,418,373
10. Matured endowments	473,888				473,888
11. Annuity benefits	11,813,790		20,293,784		32,107,574
12. Surrender values and withdrawals for life contracts	48,016,882		190,591,014		238,607,896
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	260,155				260,155
15. Totals	97,638,586		211,229,300		308,867,886
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	95	4,346,464			1	328,339			96	4,674,802
17. Incurred during current year	408	37,452,821			3	1,847,624			411	39,300,445
Settled during current year:										
18.1 By payment in full	439	37,807,342			2	344,502			441	38,151,845
18.2 By payment on compromised claims										
18.3 Totals paid	439	37,807,342			2	344,502			441	38,151,845
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	439	37,807,342			2	344,502			441	38,151,845
19. Unpaid Dec. 31, current year (16+17-18.6)	64	3,991,942			2	1,831,460			66	5,823,403
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	25,751	6,633,408,286	(a)		214	1,197,155,530			25,965	7,830,563,816
21. Issued during year	1,577	726,844,658				4,550,000			1,577	731,394,658
22. Other changes to in force (Net)	282	683,663,491			(196)	(1,068,819,468)			86	(385,155,977)
23. In force December 31 of current year	27,610	8,043,916,435	(a)		18	132,886,062			27,628	8,176,802,497

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,010,472	8,183,520	416,170	8,972,221	6,911,592
25.2 Guaranteed renewable (b)	2,344,385	2,618,260		794,449	2,080,678
25.3 Non-renewable for stated reasons only (b)	308,975	315,650	16,052	2,729	50,186
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,663,832	11,117,430	432,222	9,769,399	9,042,456
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,663,832	11,117,430	432,222	9,769,399	9,042,456

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,513,681		547,290		16,060,971
2. Annuity considerations	7,622,637		3,913,986		11,536,623
3. Deposit-type contract funds	97,994	XXX	12,950,344	XXX	13,048,338
4. Other considerations			5,430,061		5,430,061
5. Totals (Sum of Lines 1 to 4)	23,234,312		22,841,681		46,075,993
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	323,481				323,481
6.2 Applied to pay renewal premiums	1,036,925				1,036,925
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,618,700				3,618,700
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,979,106				4,979,106
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,538				4,538
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,538				4,538
8. Grand Totals (Lines 6.5 plus 7.4)	4,983,644				4,983,644
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,184,827		474,969		3,659,796
10. Matured endowments					
11. Annuity benefits	3,645,572		1,576,929		5,222,501
12. Surrender values and withdrawals for life contracts	9,552,135		516,754		10,068,889
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	43,505				43,505
15. Totals	16,426,039		2,568,652		18,994,691
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	14	592,162							14	592,162
17. Incurred during current year	67	2,673,722			1	474,969			68	3,148,691
Settled during current year:										
18.1 By payment in full	79	3,228,332			1	474,969			80	3,703,301
18.2 By payment on compromised claims										
18.3 Totals paid	79	3,228,332			1	474,969			80	3,703,301
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	79	3,228,332			1	474,969			80	3,703,301
19. Unpaid Dec. 31, current year (16+17-18.6)	2	37,553							2	37,553
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,054	789,027,196	(a)		39	443,488,643			3,093	1,232,515,839
21. Issued during year	198	113,333,609				18,127,150			198	131,460,759
22. Other changes to in force (Net)	320	182,325,999			(36)	(219,414,171)			284	(37,088,172)
23. In force December 31 of current year	3,572	1,084,686,804	(a)		3	242,201,622			3,575	1,326,888,426

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	931,843	951,973	35,233	917,394	2,691,729
25.2 Guaranteed renewable (b)	443,036	390,891		9,948	4,878
25.3 Non-renewable for stated reasons only (b)	20,219	20,656	764		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,395,098	1,363,520	35,997	927,342	2,696,607
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,395,098	1,363,520	35,997	927,342	2,696,607

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	46,881,444		420,617		47,302,061
2. Annuity considerations	10,946,432		63,906,587		74,853,019
3. Deposit-type contract funds	6,128,730	XXX	19,690,741	XXX	25,819,471
4. Other considerations			91,908,055		91,908,055
5. Totals (Sum of Lines 1 to 4)	63,956,606		175,926,000		239,882,606
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,248,586				1,248,586
6.2 Applied to pay renewal premiums	3,284,671				3,284,671
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,379,002				11,379,002
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,912,259				15,912,259
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,794				12,794
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,794				12,794
8. Grand Totals (Lines 6.5 plus 7.4)	15,925,053				15,925,053
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	23,602,987				23,602,987
10. Matured endowments	15,014				15,014
11. Annuity benefits	3,776,920		10,020,617		13,797,537
12. Surrender values and withdrawals for life contracts	25,984,299		197,497,430		223,481,729
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	163,235				163,235
15. Totals	53,542,455		207,518,047		261,060,502
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	48	11,454,939							48	11,454,939
17. Incurred during current year	335	15,311,373							335	15,311,373
Settled during current year:										
18.1 By payment in full	344	23,781,235							344	23,781,235
18.2 By payment on compromised claims										
18.3 Totals paid	344	23,781,235							344	23,781,235
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	344	23,781,235							344	23,781,235
19. Unpaid Dec. 31, current year (16+17-18.6)	39	2,985,077							39	2,985,077
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	16,889	2,785,043,730	(a)		84	286,815,149			16,973	3,071,858,880
21. Issued during year	469	244,158,876			1	3,645,000			470	247,803,876
22. Other changes to in force (Net)	(326)	131,680,880			(73)	(262,695,707)			(399)	(131,014,827)
23. In force December 31 of current year	17,032	3,160,883,486	(a)		12	27,764,442			17,044	3,188,647,928

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,611,028	2,667,433	113,000	2,151,336	2,290,427
25.2 Guaranteed renewable (b)	2,998,303	3,154,681		786,930	2,299,338
25.3 Non-renewable for stated reasons only (b)	166,649	170,249	7,212	16,675	10,377
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,775,980	5,992,363	120,212	2,954,941	4,600,142
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,775,980	5,992,363	120,212	2,954,941	4,600,142

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	43,145,281		261,667		43,406,948
2. Annuity considerations	19,225,021		14,704,658		33,929,679
3. Deposit-type contract funds	446,605	XXX	16,248,189	XXX	16,694,794
4. Other considerations			55,687,584		55,687,584
5. Totals (Sum of Lines 1 to 4)	62,816,907		86,902,098		149,719,005
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	488,062				488,062
6.2 Applied to pay renewal premiums	1,307,858				1,307,858
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,082,396				7,082,396
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,878,316				8,878,316
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	11,295				11,295
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	11,295				11,295
8. Grand Totals (Lines 6.5 plus 7.4)	8,889,611				8,889,611
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,864,866				4,864,866
10. Matured endowments	106,319				106,319
11. Annuity benefits	3,880,392		5,967,488		9,847,880
12. Surrender values and withdrawals for life contracts	18,983,355		137,864,072		156,847,427
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	128,718				128,718
15. Totals	27,963,650		143,831,560		171,795,210
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	10	167,626							10	167,626
17. Incurred during current year	122	6,204,472							122	6,204,472
Settled during current year:										
18.1 By payment in full	111	5,099,902							111	5,099,902
18.2 By payment on compromised claims										
18.3 Totals paid	111	5,099,902							111	5,099,902
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	111	5,099,902							111	5,099,902
19. Unpaid Dec. 31, current year (16+17-18.6)	21	1,272,197							21	1,272,197
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	9,229	3,302,448,783	(a)		17	34,306,461			9,246	3,336,755,244
21. Issued during year	647	463,688,867			3	3,435,000			650	467,123,867
22. Other changes to in force (Net)	(442)	(184,687,885)			(7)	(23,652,238)			(449)	(208,340,123)
23. In force December 31 of current year	9,434	3,581,449,765	(a)		13	14,089,223			9,447	3,595,538,988

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,476,153	2,529,645	120,540	2,311,401	(1,680,361)
25.2 Guaranteed renewable (b)	851,539	699,166		399,716	(113,513)
25.3 Non-renewable for stated reasons only (b)	56,172	57,386	2,734		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,383,864	3,286,197	123,274	2,711,117	(1,793,874)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,383,864	3,286,197	123,274	2,711,117	(1,793,874)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	37,195,811		199,576		37,395,387
2. Annuity considerations	32,960,691		9,099,984		42,060,675
3. Deposit-type contract funds	2,094,690	XXX	15,524,216	XXX	17,618,906
4. Other considerations			37,688,299		37,688,299
5. Totals (Sum of Lines 1 to 4)	72,251,192		62,512,075		134,763,267
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	840,551				840,551
6.2 Applied to pay renewal premiums	2,006,961				2,006,961
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,837,188				7,837,188
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,684,700				10,684,700
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	9,820				9,820
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	9,820				9,820
8. Grand Totals (Lines 6.5 plus 7.4)	10,694,520				10,694,520
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,381,243				16,381,243
10. Matured endowments	69,276				69,276
11. Annuity benefits	7,971,972		15,521,063		23,493,035
12. Surrender values and withdrawals for life contracts	25,089,415		15,066,170		40,155,585
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	114,194				114,194
15. Totals	49,626,100		30,587,233		80,213,333
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	23	1,977,354							23	1,977,354
17. Incurred during current year	251	16,396,839							251	16,396,839
Settled during current year:										
18.1 By payment in full	241	16,564,560							241	16,564,560
18.2 By payment on compromised claims										
18.3 Totals paid	241	16,564,560							241	16,564,560
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	241	16,564,560							241	16,564,560
19. Unpaid Dec. 31, current year (16+17-18.6)	33	1,809,633							33	1,809,633
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,307	3,250,114,275	(a)		32	117,047,953			13,339	3,367,162,229
21. Issued during year	950	499,539,168			2	1,435,000			952	500,974,168
22. Other changes to in force (Net)	(382)	(597,354)			(27)	(112,937,342)			(409)	(113,534,696)
23. In force December 31 of current year	13,875	3,749,056,089	(a)		7	5,545,611			13,882	3,754,601,700

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,622,424	2,679,076	114,981	1,075,379	1,060,615
25.2 Guaranteed renewable (b)	1,791,373	1,453,287		274,017	44,064
25.3 Non-renewable for stated reasons only (b)	76,810	78,469	3,368	623	623
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,490,607	4,210,832	118,349	1,350,019	1,105,302
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,490,607	4,210,832	118,349	1,350,019	1,105,302

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	430,355,524		4,367,614		434,723,138
2. Annuity considerations	144,075,341		76,090,442		220,165,783
3. Deposit-type contract funds	7,189,664	XXX	133,887,936	XXX	141,077,600
4. Other considerations			1,185,663,718		1,185,663,718
5. Totals (Sum of Lines 1 to 4)	581,620,529		1,400,009,710		1,981,630,239
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,094,807				4,094,807
6.2 Applied to pay renewal premiums	13,962,201				13,962,201
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	69,529,282				69,529,282
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	87,586,290				87,586,290
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	22,183				22,183
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	22,183				22,183
8. Grand Totals (Lines 6.5 plus 7.4)	87,608,473				87,608,473
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	107,004,003		3,713,046		110,717,049
10. Matured endowments	341,435				341,435
11. Annuity benefits	24,154,074		41,921,014		66,075,088
12. Surrender values and withdrawals for life contracts	157,453,356		482,462,322		639,915,678
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,125,228				2,125,228
15. Totals	291,078,096		528,096,382		819,174,478
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	81	18,527,012			1	201,870			82	18,728,881
17. Incurred during current year	846	119,921,394			8	4,362,733			854	124,284,127
Settled during current year:										
18.1 By payment in full	837	109,470,607			6	3,713,046			843	113,183,652
18.2 By payment on compromised claims										
18.3 Totals paid	837	109,470,607			6	3,713,046			843	113,183,652
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	837	109,470,607			6	3,713,046			843	113,183,652
19. Unpaid Dec. 31, current year (16+17-18.6)	90	28,977,799			3	851,557			93	29,829,356
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	70,616	40,046,983,335	(a)		151	1,555,167,590			70,767	41,602,150,925
21. Issued during year	8,220	6,291,553,209			21	50,978,093			8,241	6,342,531,302
22. Other changes to in force (Net)	(2,392)	(1,206,474,751)			(67)	(770,237,506)			(2,459)	(1,976,712,257)
23. In force December 31 of current year	76,444	45,132,061,793	(a)		105	835,908,177			76,549	45,967,969,970

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	10,377	10,377			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	27,951,167	28,554,989	1,112,752	11,563,681	13,056,720
25.2 Guaranteed renewable (b)	11,465,380	10,134,655		1,869,073	2,304,326
25.3 Non-renewable for stated reasons only (b)	491,316	501,929	19,560	23,363	81,857
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	39,907,863	39,191,573	1,132,312	13,456,117	15,442,903
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	39,918,240	39,201,950	1,132,312	13,456,117	15,442,903

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	20,703,474		444,141		21,147,615
2. Annuity considerations	29,225,503		7,319,127		36,544,630
3. Deposit-type contract funds	1,446,794	XXX	6,433,228	XXX	7,880,022
4. Other considerations			1,473,095		1,473,095
5. Totals (Sum of Lines 1 to 4)	51,375,771		15,669,591		67,045,362
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	695,086				695,086
6.2 Applied to pay renewal premiums	1,232,272				1,232,272
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,271,629				6,271,629
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,198,987				8,198,987
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	9,398				9,398
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	9,398				9,398
8. Grand Totals (Lines 6.5 plus 7.4)	8,208,385				8,208,385
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,063,721				9,063,721
10. Matured endowments	44,333				44,333
11. Annuity benefits	3,393,261		2,864,793		6,258,054
12. Surrender values and withdrawals for life contracts	8,034,575		1,336,100		9,370,675
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	85,102				85,102
15. Totals	20,620,992		4,200,893		24,821,885
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	13	386,991							13	386,991
17. Incurred during current year	157	13,820,709							157	13,820,709
Settled during current year:										
18.1 By payment in full	149	9,193,034							149	9,193,034
18.2 By payment on compromised claims										
18.3 Totals paid	149	9,193,034							149	9,193,034
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	149	9,193,034							149	9,193,034
19. Unpaid Dec. 31, current year (16+17-18.6)	21	5,014,666							21	5,014,666
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,856	1,859,255,607	(a)		57	197,251,898			7,913	2,056,507,505
21. Issued during year	490	252,798,626			3	4,850,000			493	257,648,626
22. Other changes to in force (Net)	(114)	100,806,140			(42)	(185,217,852)			(156)	(84,411,712)
23. In force December 31 of current year	8,232	2,212,860,373	(a)		18	16,884,046			8,250	2,229,744,419

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,409,745	1,440,199	57,843	655,797	1,498,101
25.2 Guaranteed renewable (b)	1,033,612	859,855		222,834	383,563
25.3 Non-renewable for stated reasons only (b)	50,992	52,094	2,092		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,494,349	2,352,148	59,935	878,631	1,881,664
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,494,349	2,352,148	59,935	878,631	1,881,664

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,269,206,701		25,490,281		1,294,696,982
2. Annuity considerations	407,114,013		167,212,181		574,326,194
3. Deposit-type contract funds	90,448,752	XXX	220,305,245	XXX	310,753,997
4. Other considerations			826,710,428		826,710,428
5. Totals (Sum of Lines 1 to 4)	1,766,769,466		1,239,718,135		3,006,487,601
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,153,778				13,153,778
6.2 Applied to pay renewal premiums	43,211,770				43,211,770
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	206,203,746				206,203,746
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	262,569,294				262,569,294
Annuities:					
7.1 Paid in cash or left on deposit	154				154
7.2 Applied to provide paid-up annuities	243,499				243,499
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	243,653				243,653
8. Grand Totals (Lines 6.5 plus 7.4)	262,812,947				262,812,947
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	316,616,346		9,074,314		325,690,660
10. Matured endowments	617,716				617,716
11. Annuity benefits	67,502,598		100,078,966		167,581,564
12. Surrender values and withdrawals for life contracts	520,158,610		861,086,909		1,381,245,519
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,886,779				4,886,779
15. Totals	909,782,049		970,240,189		1,880,022,238
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	326	45,392,647			5	1,946,288			331	47,338,936
17. Incurred during current year	2,980	354,577,485			19	9,425,877			2,999	364,003,362
Settled during current year:										
18.1 By payment in full	2,911	321,931,342			18	9,074,314			2,929	331,005,656
18.2 By payment on compromised claims										
18.3 Totals paid	2,911	321,931,342			18	9,074,314			2,929	331,005,656
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,911	321,931,342			18	9,074,314			2,929	331,005,656
19. Unpaid Dec. 31, current year (16+17-18.6)	395	78,038,791			6	2,297,851			401	80,336,642
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	215,295	117,489,378,864	(a)		502	5,063,999,634			215,797	122,553,378,498
21. Issued during year	22,080	16,867,253,471			84	525,193,793			22,164	17,392,447,264
22. Other changes to in force (Net)	(9,782)	(4,871,089,312)			(82)	(1,078,814,426)			(9,864)	(5,949,903,738)
23. In force December 31 of current year	227,593	129,485,543,023	(a)		504	4,510,379,001			228,097	133,995,922,024

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	7,239	7,239			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	61,975,760	63,314,393	3,973,195	52,393,312	42,751,331
25.2 Guaranteed renewable (b)	24,962,967	25,262,515		4,131,138	3,949,361
25.3 Non-renewable for stated reasons only (b)	827,676	845,556	53,070	25,114	56,523
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	87,766,403	89,422,464	4,026,265	56,549,564	46,757,215
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	87,773,642	89,429,703	4,026,265	56,549,564	46,757,215

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	153,885,982		2,077,244		155,963,226
2. Annuity considerations	92,350,829		75,812,269		168,163,098
3. Deposit-type contract funds	10,633,030	XXX	143,943,434	XXX	154,576,464
4. Other considerations			93,400,004		93,400,004
5. Totals (Sum of Lines 1 to 4)	256,869,841		315,232,951		572,102,792
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,821,588				4,821,588
6.2 Applied to pay renewal premiums	14,690,712				14,690,712
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	50,288,746				50,288,746
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	69,801,046				69,801,046
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	29,430				29,430
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	29,430				29,430
8. Grand Totals (Lines 6.5 plus 7.4)	69,830,476				69,830,476
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	85,009,902		641,572		85,651,474
10. Matured endowments	174,163				174,163
11. Annuity benefits	69,750,860		45,624,994		115,375,854
12. Surrender values and withdrawals for life contracts	74,004,721		92,795,566		166,800,287
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	842,521				842,521
15. Totals	229,782,167		139,062,132		368,844,299
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	142	7,735,739			4	595,634			146	8,331,373
17. Incurred during current year	1,189	92,910,854			4	869,475			1,193	93,780,329
Settled during current year:										
18.1 By payment in full	1,209	86,026,586			3	641,572			1,212	86,668,159
18.2 By payment on compromised claims										
18.3 Totals paid	1,209	86,026,586			3	641,572			1,212	86,668,159
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,209	86,026,586			3	641,572			1,212	86,668,159
19. Unpaid Dec. 31, current year (16+17-18.6)	122	14,620,007			5	823,537			127	15,443,544
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	56,264	15,442,566,430	(a)		152	1,742,803,035			56,416	17,185,369,464
21. Issued during year	3,084	1,815,407,309			1	58,118,073			3,085	1,873,525,382
22. Other changes to in force (Net)	592	805,686,278			(120)	(1,594,689,878)			472	(789,003,600)
23. In force December 31 of current year	59,940	18,063,660,017	(a)		33	206,231,230			59,973	18,269,891,247

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	4,379	4,379			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	20,991,461	21,444,905	1,155,814	21,881,295	12,805,833
25.2 Guaranteed renewable (b)	8,866,350	8,728,486		1,415,542	3,007,532
25.3 Non-renewable for stated reasons only (b)	607,963	621,097	33,477	29,620	(132,905)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,465,774	30,794,488	1,189,291	23,326,457	15,680,460
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,470,153	30,798,867	1,189,291	23,326,457	15,680,460

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	13,897,742		7,853		13,905,595
2. Annuity considerations	3,697,424		7,044,101		10,741,525
3. Deposit-type contract funds	1,607,560	XXX	8,981,913	XXX	10,589,473
4. Other considerations			7,186,820		7,186,820
5. Totals (Sum of Lines 1 to 4)	19,202,726		23,220,687		42,423,413
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	83,121				83,121
6.2 Applied to pay renewal premiums	120,622				120,622
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,334,863				1,334,863
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,538,606				1,538,606
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	260				260
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	260				260
8. Grand Totals (Lines 6.5 plus 7.4)	1,538,866				1,538,866
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,169,461				1,169,461
10. Matured endowments	1,083				1,083
11. Annuity benefits	1,283,892		502,657		1,786,549
12. Surrender values and withdrawals for life contracts	6,143,830		5,388,495		11,532,325
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,768				2,768
15. Totals	8,601,034		5,891,152		14,492,186
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	8	136,509							8	136,509
17. Incurred during current year	38	1,075,881							38	1,075,881
Settled during current year:										
18.1 By payment in full	45	1,173,312							45	1,173,312
18.2 By payment on compromised claims										
18.3 Totals paid	45	1,173,312							45	1,173,312
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	45	1,173,312							45	1,173,312
19. Unpaid Dec. 31, current year (16+17-18.6)	1	39,078							1	39,078
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,728	1,114,406,958	(a)		29	87,915,158			2,757	1,202,322,116
21. Issued during year	265	167,026,125				150,000			265	167,176,125
22. Other changes to in force (Net)	(125)	(48,176,205)			(29)	(88,065,158)			(154)	(136,241,363)
23. In force December 31 of current year	2,868	1,233,256,878	(a)						2,868	1,233,256,878

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	507,461	518,423	21,067	199,616	(87,612)
25.2 Guaranteed renewable (b)	192,350	158,049			419
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	699,811	676,472	21,067	199,616	(87,193)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	699,811	676,472	21,067	199,616	(87,193)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	155,287,240		2,494,173		157,781,413
2. Annuity considerations	142,864,450		336,339,615		479,204,065
3. Deposit-type contract funds	26,657,322	XXX	109,590,789	XXX	136,248,111
4. Other considerations			284,312,843		284,312,843
5. Totals (Sum of Lines 1 to 4)	324,809,012		732,737,420		1,057,546,432
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,126,281				3,126,281
6.2 Applied to pay renewal premiums	8,635,375				8,635,375
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,406,618				32,406,618
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	44,168,274				44,168,274
Annuities:					
7.1 Paid in cash or left on deposit	1,133				1,133
7.2 Applied to provide paid-up annuities	39,772				39,772
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	40,905				40,905
8. Grand Totals (Lines 6.5 plus 7.4)	44,209,179				44,209,179
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	51,893,982		3,823,467		55,717,449
10. Matured endowments	127,463				127,463
11. Annuity benefits	27,379,196		78,634,196		106,013,392
12. Surrender values and withdrawals for life contracts	132,498,205		225,774,180		358,272,385
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	401,013				401,013
15. Totals	212,299,859		308,231,843		520,531,702
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	143	8,788,182			13	4,116,564			156	12,904,745
17. Incurred during current year	1,047	50,274,682			8	4,224,527			1,055	54,499,210
Settled during current year:										
18.1 By payment in full	1,061	52,407,152			7	3,823,467			1,068	56,230,619
18.2 By payment on compromised claims										
18.3 Totals paid	1,061	52,407,152			7	3,823,467			1,068	56,230,619
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,061	52,407,152			7	3,823,467			1,068	56,230,619
19. Unpaid Dec. 31, current year (16+17-18.6)	129	6,655,712			14	4,517,624			143	11,173,336
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	49,674	11,247,896,297	(a)		309	3,105,174,066			49,983	14,353,070,363
21. Issued during year	2,668	1,295,579,858			4	37,521,600			2,672	1,333,101,458
22. Other changes to in force (Net)	2,242	2,082,423,921			(210)	(2,730,596,142)			2,032	(648,172,221)
23. In force December 31 of current year	54,584	14,625,900,076	(a)		103	412,099,524			54,687	15,037,999,600

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,749	1,749			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	11,843,581	12,099,428	672,435	7,323,318	7,122,750
25.2 Guaranteed renewable (b)	5,080,150	5,179,842		998,242	908,242
25.3 Non-renewable for stated reasons only (b)	162,865	166,383	9,247	2,956	(12,185)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,086,596	17,445,653	681,682	8,324,516	8,018,807
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,088,345	17,447,402	681,682	8,324,516	8,018,807

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



6 5 9 3 5 2 0 1 9 4 3 0 3 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	84,676,264		1,212,933		85,889,197
2. Annuity considerations	19,744,838		18,931,466		38,676,304
3. Deposit-type contract funds	1,134,354	XXX	32,674,539	XXX	33,808,893
4. Other considerations			64,933,209		64,933,209
5. Totals (Sum of Lines 1 to 4)	105,555,456		117,752,147		223,307,603
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,714,402				1,714,402
6.2 Applied to pay renewal premiums	5,940,483				5,940,483
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,043,758				22,043,758
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,698,643				29,698,643
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	43,308				43,308
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	43,308				43,308
8. Grand Totals (Lines 6.5 plus 7.4)	29,741,951				29,741,951
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	29,935,936		1,530,002		31,465,938
10. Matured endowments	114,140				114,140
11. Annuity benefits	5,272,206		26,266,094		31,538,300
12. Surrender values and withdrawals for life contracts	35,956,959		60,910,678		96,867,637
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	284,630				284,630
15. Totals	71,563,871		88,706,774		160,270,645
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	59	4,889,506			1	290,567			60	5,180,073
17. Incurred during current year	391	27,355,038			4	1,755,002			395	29,110,040
Settled during current year:										
18.1 By payment in full	405	30,334,270			3	1,530,002			408	31,864,272
18.2 By payment on compromised claims										
18.3 Totals paid	405	30,334,270			3	1,530,002			408	31,864,272
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	405	30,334,270			3	1,530,002			408	31,864,272
19. Unpaid Dec. 31, current year (16+17-18.6)	45	1,910,274			2	515,567			47	2,425,841
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	19,110	7,306,748,459	(a)		164	839,777,023			19,274	8,146,525,481
21. Issued during year	1,015	736,674,760			8	88,692,792			1,023	825,367,552
22. Other changes to in force (Net)	(113)	309,837,235			(136)	(666,078,772)			(249)	(356,241,537)
23. In force December 31 of current year	20,012	8,353,260,454	(a)		36	262,391,043			20,048	8,615,651,497

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	20,273	20,273			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,166,570	5,278,182	246,456	4,045,312	3,543,098
25.2 Guaranteed renewable (b)	2,518,621	2,825,336		362,789	(472,906)
25.3 Non-renewable for stated reasons only (b)	128,287	131,058	6,120	5,457	(29,315)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,813,478	8,234,576	252,576	4,413,558	3,040,877
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,833,751	8,254,849	252,576	4,413,558	3,040,877

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	33,328,755		155,624		33,484,379
2. Annuity considerations	37,934,228		35,439,233		73,373,461
3. Deposit-type contract funds	722,287	XXX	26,496,198	XXX	27,218,485
4. Other considerations			25,382,376		25,382,376
5. Totals (Sum of Lines 1 to 4)	71,985,270		87,473,431		159,458,701
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,329,405				1,329,405
6.2 Applied to pay renewal premiums	1,865,885				1,865,885
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,304,636				7,304,636
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,499,926				10,499,926
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,762				5,762
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,762				5,762
8. Grand Totals (Lines 6.5 plus 7.4)	10,505,688				10,505,688
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	34,335,887				34,335,887
10. Matured endowments	140,197				140,197
11. Annuity benefits	5,431,387		10,307,528		15,738,915
12. Surrender values and withdrawals for life contracts	24,367,895		33,165,932		57,533,827
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	131,476				131,476
15. Totals	64,406,842		43,473,460		107,880,302
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	27	898,090							27	898,090
17. Incurred during current year	218	36,868,901							218	36,868,901
Settled during current year:										
18.1 By payment in full	207	34,607,560							207	34,607,560
18.2 By payment on compromised claims										
18.3 Totals paid	207	34,607,560							207	34,607,560
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	207	34,607,560							207	34,607,560
19. Unpaid Dec. 31, current year (16+17-18.6)	38	3,159,431							38	3,159,431
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	11,181	3,271,199,210	(a)		38	128,828,813			11,219	3,400,028,023
21. Issued during year	884	569,960,707				150,000			884	570,110,707
22. Other changes to in force (Net)	(259)	(51,672,911)			(36)	(126,121,813)			(295)	(177,794,724)
23. In force December 31 of current year	11,806	3,789,487,006	(a)		2	2,857,000			11,808	3,792,344,006

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,451,689	3,526,255	144,373	1,316,072	1,752,688
25.2 Guaranteed renewable (b)	1,516,624	1,392,427		424,212	(23,620)
25.3 Non-renewable for stated reasons only (b)	46,151	47,148	1,930	21,088	(161,759)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,014,464	4,965,830	146,303	1,761,372	1,567,309
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,014,464	4,965,830	146,303	1,761,372	1,567,309

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	367,462,924		2,362,142		369,825,066
2. Annuity considerations	182,036,055		61,900,217		243,936,272
3. Deposit-type contract funds	12,027,001	XXX	25,857,390	XXX	37,884,391
4. Other considerations			515,248,526		515,248,526
5. Totals (Sum of Lines 1 to 4)	561,525,980		605,368,275		1,166,894,255
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,537,687				5,537,687
6.2 Applied to pay renewal premiums	18,036,181				18,036,181
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	63,429,917				63,429,917
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	87,003,785				87,003,785
Annuities:					
7.1 Paid in cash or left on deposit	3,757				3,757
7.2 Applied to provide paid-up annuities	65,288				65,288
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	69,045				69,045
8. Grand Totals (Lines 6.5 plus 7.4)	87,072,830				87,072,830
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	116,180,614		2,155,831		118,336,445
10. Matured endowments	255,680				255,680
11. Annuity benefits	36,411,327		147,454,705		183,866,032
12. Surrender values and withdrawals for life contracts	209,511,580		490,582,704		700,094,284
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	804,955				804,955
15. Totals	363,164,156		640,193,240		1,003,357,396
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	141	19,090,425			2	582,379			143	19,672,804
17. Incurred during current year	1,382	116,119,500			4	2,305,831			1,386	118,425,331
Settled during current year:										
18.1 By payment in full	1,374	117,240,916			3	2,155,831			1,377	119,396,748
18.2 By payment on compromised claims										
18.3 Totals paid	1,374	117,240,916			3	2,155,831			1,377	119,396,748
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,374	117,240,916			3	2,155,831			1,377	119,396,748
19. Unpaid Dec. 31, current year (16+17-18.6)	149	17,969,008			3	732,379			152	18,701,387
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	86,137	26,114,755,268	(a)		352	2,662,816,516			86,489	28,777,571,784
21. Issued during year	6,926	3,880,236,448			12	22,033,552			6,938	3,902,270,000
22. Other changes to in force (Net)	(32)	1,166,852,231			(310)	(2,368,133,230)			(342)	(1,201,280,999)
23. In force December 31 of current year	93,031	31,161,843,947	(a)		54	316,716,838			93,085	31,478,560,785

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	15,214	15,214			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	26,097,398	26,661,058	1,452,487	15,485,570	18,552,615
25.2 Guaranteed renewable (b)	12,999,186	12,468,815		4,184,963	3,558,432
25.3 Non-renewable for stated reasons only (b)	955,573	976,216	53,195	24,268	426,054
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	40,052,157	40,106,089	1,505,682	19,694,801	22,537,101
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	40,067,371	40,121,303	1,505,682	19,694,801	22,537,101

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	21,226,790		224,831		21,451,621
2. Annuity considerations	21,495,080		62,353,854		83,848,934
3. Deposit-type contract funds	2,351,832	XXX	11,347,715	XXX	13,699,547
4. Other considerations			58,817,189		58,817,189
5. Totals (Sum of Lines 1 to 4)	45,073,702		132,743,589		177,817,291
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	586,649				586,649
6.2 Applied to pay renewal premiums	1,732,082				1,732,082
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,012,062				6,012,062
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,330,793				8,330,793
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	3,170				3,170
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	3,170				3,170
8. Grand Totals (Lines 6.5 plus 7.4)	8,333,963				8,333,963
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,115,046		235,292		17,350,338
10. Matured endowments	42,985				42,985
11. Annuity benefits	3,005,715		17,144,981		20,150,696
12. Surrender values and withdrawals for life contracts	17,990,503		24,448,133		42,438,636
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	194,076				194,076
15. Totals	38,348,325		41,828,406		80,176,731
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	22	3,263,833			1	235,292			23	3,499,125
17. Incurred during current year	198	14,885,247							198	14,885,247
Settled during current year:										
18.1 By payment in full	204	17,352,106			1	235,292			205	17,587,398
18.2 By payment on compromised claims										
18.3 Totals paid	204	17,352,106			1	235,292			205	17,587,398
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	204	17,352,106			1	235,292			205	17,587,398
19. Unpaid Dec. 31, current year (16+17-18.6)	16	796,974							16	796,974
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,488	2,277,350,471	(a)		30	226,298,371			8,518	2,503,648,842
21. Issued during year	817	339,908,575			1	2,960,000			818	342,868,575
22. Other changes to in force (Net)	(4)	102,285,416			(15)	(218,457,517)			(19)	(116,172,101)
23. In force December 31 of current year	9,301	2,719,544,462	(a)		16	10,800,854			9,317	2,730,345,316

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,141,878	2,188,149	101,695	1,742,156	(105,005)
25.2 Guaranteed renewable (b)	988,238	772,437		191,323	(134,221)
25.3 Non-renewable for stated reasons only (b)	31,827	32,515	1,511		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,161,943	2,993,101	103,206	1,933,479	(239,226)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,161,943	2,993,101	103,206	1,933,479	(239,226)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	83,551,009		1,198,050		84,749,059
2. Annuity considerations	46,007,792		31,083,462		77,091,254
3. Deposit-type contract funds	3,795,269	XXX	59,520,153	XXX	63,315,422
4. Other considerations			25,618,078		25,618,078
5. Totals (Sum of Lines 1 to 4)	133,354,070		117,419,743		250,773,813
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,514,391				2,514,391
6.2 Applied to pay renewal premiums	7,388,355				7,388,355
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,128,715				24,128,715
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	34,031,461				34,031,461
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	13,542				13,542
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	13,542				13,542
8. Grand Totals (Lines 6.5 plus 7.4)	34,045,003				34,045,003
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	34,524,481		1,056,409		35,580,890
10. Matured endowments	234,084				234,084
11. Annuity benefits	8,525,240		24,714,525		33,239,765
12. Surrender values and withdrawals for life contracts	47,229,656		17,674,328		64,903,984
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	857,880				857,880
15. Totals	91,371,341		43,445,262		134,816,603
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	56	7,292,064			2	341,035			58	7,633,099
17. Incurred during current year	592	30,957,698			3	1,056,409			595	32,014,107
18. Settled during current year:										
18.1 By payment in full	604	35,616,444			3	1,056,409			607	36,672,853
18.2 By payment on compromised claims										
18.3 Totals paid	604	35,616,444			3	1,056,409			607	36,672,853
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	604	35,616,444			3	1,056,409			607	36,672,853
19. Unpaid Dec. 31, current year (16+17-18.6)	44	2,633,318			2	341,035			46	2,974,353
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,073	8,264,667,751	(a)		87	626,087,418			27,160	8,890,755,169
21. Issued during year	1,851	1,156,890,910			1	10,188,000			1,852	1,167,078,910
22. Other changes to in force (Net)	(154)	144,529,264			(69)	(473,345,481)			(223)	(328,816,217)
23. In force December 31 of current year	28,770	9,566,087,925	(a)		19	162,929,937			28,789	9,729,017,862

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	21,748	21,748			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	9,966,242	10,181,540	439,403	10,338,563	11,393,531
25.2 Guaranteed renewable (b)	5,236,294	5,452,444		1,452,966	911,388
25.3 Non-renewable for stated reasons only (b)	333,300	340,500	14,695	55,958	18,261
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,535,836	15,974,484	454,098	11,847,487	12,323,180
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,557,584	15,996,232	454,098	11,847,487	12,323,180

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,636,126		87,888		9,724,014
2. Annuity considerations	1,173,461		2,043,845		3,217,306
3. Deposit-type contract funds	1	XXX	6,127,069	XXX	6,127,070
4. Other considerations			1,757,038		1,757,038
5. Totals (Sum of Lines 1 to 4)	10,809,588		10,015,840		20,825,428
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	153,816				153,816
6.2 Applied to pay renewal premiums	629,675				629,675
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,196,650				2,196,650
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,980,141				2,980,141
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,051				1,051
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,051				1,051
8. Grand Totals (Lines 6.5 plus 7.4)	2,981,192				2,981,192
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,517,182		1,045,020		6,562,202
10. Matured endowments					
11. Annuity benefits	856,266		1,980,044		2,836,310
12. Surrender values and withdrawals for life contracts	4,216,965		4,830,256		9,047,221
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,308				13,308
15. Totals	10,603,721		7,855,320		18,459,041
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	373,953							5	373,953
17. Incurred during current year	50	5,409,829			2	1,045,020			52	6,454,848
Settled during current year:										
18.1 By payment in full	53	5,530,489			2	1,045,020			55	6,575,509
18.2 By payment on compromised claims										
18.3 Totals paid	53	5,530,489			2	1,045,020			55	6,575,509
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	53	5,530,489			2	1,045,020			55	6,575,509
19. Unpaid Dec. 31, current year (16+17-18.6)	2	253,292							2	253,292
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,863	625,209,920	(a)		52	191,703,711			1,915	816,913,630
21. Issued during year	138	62,605,689			3	7,540,000			141	70,145,689
22. Other changes to in force (Net)	307	182,516,364			(49)	(183,274,174)			258	(757,810)
23. In force December 31 of current year	2,308	870,331,973	(a)		6	15,969,537			2,314	886,301,510

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	388,072	396,456	8,728	262,265	212,224
25.2 Guaranteed renewable (b)	303,127	221,890			120,277
25.3 Non-renewable for stated reasons only (b)	6,448	6,587	145		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	697,647	624,933	8,873	262,265	332,501
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	697,647	624,933	8,873	262,265	332,501

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	116,556,462		849,844		117,406,306
2. Annuity considerations	67,893,302		22,110,788		90,004,090
3. Deposit-type contract funds	4,861,277	XXX	36,677,666	XXX	41,538,943
4. Other considerations			281,059,049		281,059,049
5. Totals (Sum of Lines 1 to 4)	189,311,041		340,697,347		530,008,388
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,291,175				2,291,175
6.2 Applied to pay renewal premiums	5,989,250				5,989,250
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,479,168				22,479,168
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,759,593				30,759,593
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	32,612				32,612
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	32,612				32,612
8. Grand Totals (Lines 6.5 plus 7.4)	30,792,205				30,792,205
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	69,330,536		213,470		69,544,006
10. Matured endowments	360,440				360,440
11. Annuity benefits	13,755,446		18,107,699		31,863,145
12. Surrender values and withdrawals for life contracts	63,158,996		140,228,022		203,387,018
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	623,582				623,582
15. Totals	147,229,000		158,549,191		305,778,191
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	85	24,680,150							85	24,680,150
17. Incurred during current year	721	53,420,629			2	213,470			723	53,634,099
Settled during current year:										
18.1 By payment in full	706	70,214,518			2	213,470			708	70,427,987
18.2 By payment on compromised claims										
18.3 Totals paid	706	70,214,518			2	213,470			708	70,427,987
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	706	70,214,518			2	213,470			708	70,427,987
19. Unpaid Dec. 31, current year (16+17-18.6)	100	7,886,261							100	7,886,261
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	30,955	11,651,383,416	(a)		188	1,294,778,883			31,143	12,946,162,299
21. Issued during year	2,418	1,777,205,849			2	27,531,012			2,420	1,804,736,861
22. Other changes to in force (Net)	114	452,201,033			(170)	(1,052,550,395)			(56)	(600,349,362)
23. In force December 31 of current year	33,487	13,880,790,298	(a)		20	269,759,500			33,507	14,150,549,798

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	4,100	4,100			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	12,532,715	12,803,456	618,508	8,977,616	9,139,012
25.2 Guaranteed renewable (b)	5,991,627	5,545,741		1,454,304	1,779,716
25.3 Non-renewable for stated reasons only (b)	286,976	293,176	14,163	21,914	(69,403)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	18,811,318	18,642,373	632,671	10,453,834	10,849,325
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	18,815,418	18,646,473	632,671	10,453,834	10,849,325

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



6 5 9 3 5 2 0 1 9 4 3 0 4 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	416,796,782		5,398,709		422,195,491
2. Annuity considerations	272,947,660		109,654,408		382,602,068
3. Deposit-type contract funds	19,592,933	XXX	272,906,955	XXX	292,499,888
4. Other considerations			253,895,611		253,895,611
5. Totals (Sum of Lines 1 to 4)	709,337,375		641,855,683		1,351,193,058
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,087,117				8,087,117
6.2 Applied to pay renewal premiums	21,931,347				21,931,347
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	92,927,721				92,927,721
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	122,946,185				122,946,185
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	39,387				39,387
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	39,387				39,387
8. Grand Totals (Lines 6.5 plus 7.4)	122,985,572				122,985,572
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	132,723,342		1,164,765		133,888,107
10. Matured endowments	453,637				453,637
11. Annuity benefits	40,279,384		66,480,158		106,759,542
12. Surrender values and withdrawals for life contracts	202,191,933		225,668,208		427,860,141
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	999,821				999,821
15. Totals	376,648,117		293,313,131		669,961,248
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	244	24,811,731			6	20,573,407			250	45,385,138
17. Incurred during current year	1,462	122,143,820			8	1,416,706			1,470	123,560,527
18. Settled during current year:										
18.1 By payment in full	1,450	134,176,703			6	1,164,765			1,456	135,341,468
18.2 By payment on compromised claims										
18.3 Totals paid	1,450	134,176,703			6	1,164,765			1,456	135,341,468
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,450	134,176,703			6	1,164,765			1,456	135,341,468
19. Unpaid Dec. 31, current year (16+17-18.6)	256	12,778,848			8	20,825,348			264	33,604,196
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	108,403	38,208,435,773	(a)		579	3,194,546,780			108,982	41,402,982,553
21. Issued during year	8,244	5,051,888,445			16	225,568,708			8,260	5,277,457,153
22. Other changes to in force (Net)	(2,009)	(32,875,977)			(516)	(2,268,911,835)			(2,525)	(2,301,787,812)
23. In force December 31 of current year	114,638	43,227,448,241	(a)		79	1,151,203,653			114,717	44,378,651,894

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	28,725	28,725			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	32,049,558	32,741,916	1,429,251	16,573,523	20,653,486
25.2 Guaranteed renewable (b)	16,278,426	16,548,842		4,329,745	7,130,278
25.3 Non-renewable for stated reasons only (b)	715,432	730,887	31,905	5,753	13,813
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	49,043,416	50,021,645	1,461,156	20,909,021	27,797,577
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	49,072,141	50,050,370	1,461,156	20,909,021	27,797,577

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	47,088,957		96,709		47,185,666
2. Annuity considerations	30,281,668		8,454,660		38,736,328
3. Deposit-type contract funds	756,417	XXX	30,968,349	XXX	31,724,766
4. Other considerations			8,380,981		8,380,981
5. Totals (Sum of Lines 1 to 4)	78,127,042		47,900,699		126,027,741
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	633,802				633,802
6.2 Applied to pay renewal premiums	1,961,867				1,961,867
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,299,467				8,299,467
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,895,136				10,895,136
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,314				1,314
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,314				1,314
8. Grand Totals (Lines 6.5 plus 7.4)	10,896,450				10,896,450
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	22,683,418		536,197		23,219,615
10. Matured endowments	28				28
11. Annuity benefits	6,108,488		4,066,696		10,175,184
12. Surrender values and withdrawals for life contracts	25,628,541		40,429,530		66,058,071
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	275,973				275,973
15. Totals	54,696,448		45,032,423		99,728,871
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	19	3,437,737							19	3,437,737
17. Incurred during current year	158	21,379,091			2	536,197			160	21,915,288
Settled during current year:										
18.1 By payment in full	164	22,959,418			2	536,197			166	23,495,615
18.2 By payment on compromised claims										
18.3 Totals paid	164	22,959,418			2	536,197			166	23,495,615
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	164	22,959,418			2	536,197			166	23,495,615
19. Unpaid Dec. 31, current year (16+17-18.6)	13	1,857,410							13	1,857,410
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,221	4,934,984,785	(a)		25	103,508,938			13,246	5,038,493,723
21. Issued during year	797	535,213,724				1,350,000			797	536,563,724
22. Other changes to in force (Net)	(591)	(254,302,860)			(23)	(102,324,742)			(614)	(356,627,602)
23. In force December 31 of current year	13,427	5,215,895,649	(a)		2	2,534,196			13,429	5,218,429,845

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,083,763	3,150,381	123,515	2,064,528	2,488,128
25.2 Guaranteed renewable (b)	1,177,186	1,115,010		68,972	347,143
25.3 Non-renewable for stated reasons only (b)	16,942	17,308	679		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,277,891	4,282,699	124,194	2,133,500	2,835,271
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,277,891	4,282,699	124,194	2,133,500	2,835,271

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,084,393		8,982,079		24,066,472
2. Annuity considerations	12,166,738		3,483,557		15,650,295
3. Deposit-type contract funds	257,830	XXX	3,115,874	XXX	3,373,704
4. Other considerations			14,877,665		14,877,665
5. Totals (Sum of Lines 1 to 4)	27,508,961		30,459,175		57,968,136
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	665,427				665,427
6.2 Applied to pay renewal premiums	1,792,535				1,792,535
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,989,616				4,989,616
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,447,578				7,447,578
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	3,912				3,912
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	3,912				3,912
8. Grand Totals (Lines 6.5 plus 7.4)	7,451,490				7,451,490
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,217,611				10,217,611
10. Matured endowments	16,011				16,011
11. Annuity benefits	2,849,898		3,931,614		6,781,512
12. Surrender values and withdrawals for life contracts	9,791,825		15,603,803		25,395,628
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	156,652				156,652
15. Totals	23,031,997		19,535,417		42,567,414
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	31	662,858							31	662,858
17. Incurred during current year	216	11,357,398							216	11,357,398
Settled during current year:										
18.1 By payment in full	211	10,390,275							211	10,390,275
18.2 By payment on compromised claims										
18.3 Totals paid	211	10,390,275							211	10,390,275
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	211	10,390,275							211	10,390,275
19. Unpaid Dec. 31, current year (16+17-18.6)	36	1,629,980							36	1,629,980
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,597	1,160,455,306	(a)		19	162,457,130			7,616	1,322,912,436
21. Issued during year	390	189,296,852				750,000			390	190,046,852
22. Other changes to in force (Net)	(115)	122,330,899			(18)	(162,850,338)			(133)	(40,519,439)
23. In force December 31 of current year	7,872	1,472,083,057	(a)		1	356,792			7,873	1,472,439,849

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	955,809	976,457	50,851	989,886	191,978
25.2 Guaranteed renewable (b)	548,640	400,106		263,155	259,038
25.3 Non-renewable for stated reasons only (b)	1,579	1,613	84		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,506,028	1,378,176	50,935	1,253,041	451,016
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,506,028	1,378,176	50,935	1,253,041	451,016

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	215,580,347		1,436,295		217,016,642
2. Annuity considerations	129,041,465		92,241,431		221,282,896
3. Deposit-type contract funds	15,718,131	XXX	80,357,957	XXX	96,076,088
4. Other considerations			246,936,308		246,936,308
5. Totals (Sum of Lines 1 to 4)	360,339,943		420,971,991		781,311,934
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,635,847				4,635,847
6.2 Applied to pay renewal premiums	12,954,225				12,954,225
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	51,928,542				51,928,542
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	69,518,614				69,518,614
Annuities:					
7.1 Paid in cash or left on deposit	1,787				1,787
7.2 Applied to provide paid-up annuities	57,119				57,119
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	58,906				58,906
8. Grand Totals (Lines 6.5 plus 7.4)	69,577,520				69,577,520
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	78,148,144		3,137,264		81,285,408
10. Matured endowments	546,724				546,724
11. Annuity benefits	24,330,218		47,424,519		71,754,737
12. Surrender values and withdrawals for life contracts	135,506,543		541,285,271		676,791,814
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	859,213				859,213
15. Totals	239,390,842		591,847,054		831,237,896
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	155	12,514,638			3	882,509			158	13,397,147
17. Incurred during current year	1,021	76,164,901			5	2,857,942			1,026	79,022,843
Settled during current year:										
18.1 By payment in full	1,046	79,554,081			7	3,137,264			1,053	82,691,345
18.2 By payment on compromised claims										
18.3 Totals paid	1,046	79,554,081			7	3,137,264			1,053	82,691,345
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,046	79,554,081			7	3,137,264			1,053	82,691,345
19. Unpaid Dec. 31, current year (16+17-18.6)	130	9,125,458			1	603,187			131	9,728,645
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	66,893	18,109,952,274	(a)		154	1,220,226,634			67,047	19,330,178,908
21. Issued during year	4,182	2,235,050,138			3	13,392,426			4,185	2,248,442,564
22. Other changes to in force (Net)	(1,312)	115,487,421			(132)	(1,048,829,342)			(1,444)	(933,341,921)
23. In force December 31 of current year	69,763	20,460,489,833	(a)		25	184,789,718			69,788	20,645,279,551

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,577,722	17,957,436	704,247	9,562,788	9,258,233
25.2 Guaranteed renewable (b)	11,831,176	13,624,271		2,849,467	5,589,692
25.3 Non-renewable for stated reasons only (b)	573,349	585,735	22,972	13,643	81,173
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	29,982,247	32,167,442	727,219	12,425,898	14,929,098
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	29,982,247	32,167,442	727,219	12,425,898	14,929,098

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	75,119,781		403,994		75,523,775
2. Annuity considerations	70,059,664		107,191,145		177,250,809
3. Deposit-type contract funds	4,502,342	XXX	9,088,791	XXX	13,591,133
4. Other considerations			75,803,972		75,803,972
5. Totals (Sum of Lines 1 to 4)	149,681,787		192,487,902		342,169,689
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,558,756				1,558,756
6.2 Applied to pay renewal premiums	3,480,083				3,480,083
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,457,727				15,457,727
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,496,566				20,496,566
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	21,384				21,384
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	21,384				21,384
8. Grand Totals (Lines 6.5 plus 7.4)	20,517,950				20,517,950
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	29,226,128				29,226,128
10. Matured endowments	107,213				107,213
11. Annuity benefits	10,000,692		16,125,909		26,126,601
12. Surrender values and withdrawals for life contracts	72,984,203		73,963,433		146,947,636
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	218,668				218,668
15. Totals	112,536,904		90,089,342		202,626,246
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	45	2,616,543			1	110,216			46	2,726,760
17. Incurred during current year	421	29,714,449							421	29,714,449
Settled during current year:										
18.1 By payment in full	402	29,551,891							402	29,551,891
18.2 By payment on compromised claims										
18.3 Totals paid	402	29,551,891							402	29,551,891
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	402	29,551,891							402	29,551,891
19. Unpaid Dec. 31, current year (16+17-18.6)	64	2,779,101			1	110,216			65	2,889,317
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	22,457	6,751,257,566	(a)		62	732,135,221			22,519	7,483,392,786
21. Issued during year	1,531	933,874,949			1	1,725,000			1,532	935,599,949
22. Other changes to in force (Net)	(146)	359,038,746			(59)	(730,518,803)			(205)	(371,480,057)
23. In force December 31 of current year	23,842	8,044,171,261	(a)		4	3,341,418			23,846	8,047,512,679

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,895,452	7,044,412	272,001	5,281,335	3,549,266
25.2 Guaranteed renewable (b)	4,367,523	3,415,538		729,058	1,958,214
25.3 Non-renewable for stated reasons only (b)	196,185	200,424	7,739	3,638	(98,439)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,459,160	10,660,374	279,740	6,014,031	5,409,041
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,459,160	10,660,374	279,740	6,014,031	5,409,041

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,900,346		85,841		17,986,187
2. Annuity considerations	10,146,359		11,808,515		21,954,874
3. Deposit-type contract funds	1,332,807	XXX	56,261,974	XXX	57,594,781
4. Other considerations			35,216,878		35,216,878
5. Totals (Sum of Lines 1 to 4)	29,379,512		103,373,208		132,752,720
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	505,576				505,576
6.2 Applied to pay renewal premiums	1,354,771				1,354,771
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,718,746				4,718,746
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,579,093				6,579,093
Annuities:					
7.1 Paid in cash or left on deposit	126				126
7.2 Applied to provide paid-up annuities	63,425				63,425
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	63,551				63,551
8. Grand Totals (Lines 6.5 plus 7.4)	6,642,644				6,642,644
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,451,293				9,451,293
10. Matured endowments	67,740				67,740
11. Annuity benefits	2,703,118		6,493,620		9,196,738
12. Surrender values and withdrawals for life contracts	12,479,925		29,767,025		42,246,950
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	102,357				102,357
15. Totals	24,804,433		36,260,645		61,065,078
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	22	1,554,307							22	1,554,307
17. Incurred during current year	193	9,764,486							193	9,764,486
Settled during current year:										
18.1 By payment in full	193	9,621,314							193	9,621,314
18.2 By payment on compromised claims										
18.3 Totals paid	193	9,621,314							193	9,621,314
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	193	9,621,314							193	9,621,314
19. Unpaid Dec. 31, current year (16+17-18.6)	22	1,697,480							22	1,697,480
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,763	1,273,224,590	(a)		76	271,050,810			7,839	1,544,275,400
21. Issued during year	265	109,933,337			1	1,522,500			266	111,455,837
22. Other changes to in force (Net)	185	229,927,643			(73)	(268,477,834)			112	(38,550,191)
23. In force December 31 of current year	8,213	1,613,085,570	(a)		4	4,095,476			8,217	1,617,181,046

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	154	154			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	955,919	976,570	46,963	1,731,666	427,415
25.2 Guaranteed renewable (b)	441,814	579,220		195,378	79,542
25.3 Non-renewable for stated reasons only (b)	49,541	50,611	2,434	14,780	(59,203)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,447,274	1,606,401	49,397	1,941,824	447,754
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,447,428	1,606,555	49,397	1,941,824	447,754

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	56,758,394		543,137		57,301,531
2. Annuity considerations	54,332,009		11,264,308		65,596,317
3. Deposit-type contract funds	4,591,385	XXX	4,800,243	XXX	9,391,628
4. Other considerations			68,958,247		68,958,247
5. Totals (Sum of Lines 1 to 4)	115,681,788		85,565,935		201,247,723
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,807,102				1,807,102
6.2 Applied to pay renewal premiums	4,399,339				4,399,339
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,262,958				14,262,958
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,469,399				20,469,399
Annuities:					
7.1 Paid in cash or left on deposit	151				151
7.2 Applied to provide paid-up annuities	14,339				14,339
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,490				14,490
8. Grand Totals (Lines 6.5 plus 7.4)	20,483,889				20,483,889
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	33,165,602		1,032,171		34,197,773
10. Matured endowments	450,434				450,434
11. Annuity benefits	11,482,265		44,260,688		55,742,953
12. Surrender values and withdrawals for life contracts	53,063,143		43,334,911		96,398,054
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	187,137				187,137
15. Totals	98,348,581		88,627,770		186,976,351
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	73	5,153,720							73	5,153,720
17. Incurred during current year	615	30,832,179			4	1,032,171			619	31,864,350
Settled during current year:										
18.1 By payment in full	612	33,802,213			4	1,032,171			616	34,834,384
18.2 By payment on compromised claims										
18.3 Totals paid	612	33,802,213			4	1,032,171			616	34,834,384
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	612	33,802,213			4	1,032,171			616	34,834,384
19. Unpaid Dec. 31, current year (16+17-18.6)	76	2,183,686							76	2,183,686
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,921	4,519,650,934	(a)		218	1,163,458,051			24,139	5,683,108,985
21. Issued during year	1,468	586,838,190			3	10,707,500			1,471	597,545,690
22. Other changes to in force (Net)	333	639,923,003			(179)	(928,560,507)			154	(288,637,504)
23. In force December 31 of current year	25,722	5,746,412,127	(a)		42	245,605,044			25,764	5,992,017,171

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	3,645	3,645			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,289,490	4,382,154	189,505	3,094,929	1,537,856
25.2 Guaranteed renewable (b)	2,275,559	2,440,302		471,099	1,366,835
25.3 Non-renewable for stated reasons only (b)	100,637	102,811	4,446		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,665,686	6,925,267	193,951	3,566,028	2,904,691
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,669,331	6,928,912	193,951	3,566,028	2,904,691

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,231,175		64,486		6,295,661
2. Annuity considerations	4,976,420		1,691,693		6,668,113
3. Deposit-type contract funds	162,936	XXX	4,196,252	XXX	4,359,188
4. Other considerations			299,213		299,213
5. Totals (Sum of Lines 1 to 4)	11,370,531		6,251,644		17,622,175
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	197,572				197,572
6.2 Applied to pay renewal premiums	625,698				625,698
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,562,105				2,562,105
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,385,375				3,385,375
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,562				5,562
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,562				5,562
8. Grand Totals (Lines 6.5 plus 7.4)	3,390,937				3,390,937
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,585,824				2,585,824
10. Matured endowments					
11. Annuity benefits	1,174,765		2,131,075		3,305,840
12. Surrender values and withdrawals for life contracts	12,878,844		267,363		13,146,207
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	11,696				11,696
15. Totals	16,651,129		2,398,438		19,049,567
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	255,313							2	255,313
17. Incurred during current year	41	2,350,949							41	2,350,949
Settled during current year:										
18.1 By payment in full	41	2,597,520							41	2,597,520
18.2 By payment on compromised claims										
18.3 Totals paid	41	2,597,520							41	2,597,520
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	41	2,597,520							41	2,597,520
19. Unpaid Dec. 31, current year (16+17-18.6)	2	8,742							2	8,742
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,413	663,815,950	(a)		26	75,605,426			2,439	739,421,375
21. Issued during year	74	47,083,839							74	47,083,839
22. Other changes to in force (Net)	39	52,065,606			(26)	(75,605,426)			13	(23,539,820)
23. In force December 31 of current year	2,526	762,965,395	(a)						2,526	762,965,395

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	383,550	391,835	11,479	40,951	(225,761)
25.2 Guaranteed renewable (b)	249,536	336,130		31,845	(80,949)
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	633,086	727,965	11,479	72,796	(306,710)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	633,086	727,965	11,479	72,796	(306,710)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,500				1,500
2. Annuity considerations	1,500		94,533		96,033
3. Deposit-type contract funds		XXX	57,902	XXX	57,902
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,000		152,435		155,435
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,443				2,443
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,443				2,443
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year		8								8
17. Incurred during current year		(8)								(8)
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year		50,000	(a)							50,000
21. Issued during year										
22. Other changes to in force (Net)		(25,000)								(25,000)
23. In force December 31 of current year		25,000	(a)							25,000

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,527	7,690			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,527	7,690			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,527	7,690			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico
NAIC Group Code 0435

DURING THE YEAR 2019
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	78,675,449		21,708		78,697,157
2. Annuity considerations	3,760,905		1,943,000		5,703,905
3. Deposit-type contract funds	734,661	XXX	1,425,833	XXX	2,160,494
4. Other considerations			20,414,183		20,414,183
5. Totals (Sum of Lines 1 to 4)	83,171,015		23,804,724		106,975,739
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	222,589				222,589
6.2 Applied to pay renewal premiums	417,860				417,860
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,161,512				8,161,512
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,801,961				8,801,961
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	441				441
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	441				441
8. Grand Totals (Lines 6.5 plus 7.4)	8,802,402				8,802,402
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,018,600				3,018,600
10. Matured endowments					
11. Annuity benefits	1,356,215		5,432,420		6,788,635
12. Surrender values and withdrawals for life contracts	15,434,822		15,938,600		31,373,422
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	284,199				284,199
15. Totals	20,093,836		21,371,020		41,464,856
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	515,313							5	515,313
17. Incurred during current year	51	3,242,419							51	3,242,419
Settled during current year:										
18.1 By payment in full	49	3,302,799							49	3,302,799
18.2 By payment on compromised claims										
18.3 Totals paid	49	3,302,799							49	3,302,799
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	49	3,302,799							49	3,302,799
19. Unpaid Dec. 31, current year (16+17-18.6)	7	454,933							7	454,933
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	10,140	5,103,624,008	(a)						10,140	5,103,624,008
21. Issued during year	1,538	830,320,579				600,000			1,538	830,920,579
22. Other changes to in force (Net)	(620)	(307,172,342)				(600,000)			(620)	(307,772,342)
23. In force December 31 of current year	11,058	5,626,772,245	(a)						11,058	5,626,772,245

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,616,426	7,780,962	389,358	1,130,574	2,285,066
25.2 Guaranteed renewable (b)	1,991,105	1,110,080		9,026	59,490
25.3 Non-renewable for stated reasons only (b)	69,163	70,657	3,536	5,230	80,700
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,676,694	8,961,699	392,894	1,144,830	2,425,256
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,676,694	8,961,699	392,894	1,144,830	2,425,256

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,455				14,455
2. Annuity considerations			21,301,901		21,301,901
3. Deposit-type contract funds		XXX	32,500	XXX	32,500
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	14,455		21,334,401		21,348,856
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	87				87
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	87				87
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	87				87
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	4,173				4,173
12. Surrender values and withdrawals for life contracts	3,122				3,122
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	7,295				7,295
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year		1								1
17. Incurred during current year		(1)								(1)
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	25,328	25,875			
25.2 Guaranteed renewable (b)	4,233				
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	29,561	25,875			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	29,561	25,875			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0 .



6 5 9 3 5 2 0 1 9 4 3 0 5 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,175,240		31,054		2,206,294
2. Annuity considerations			845,656		845,656
3. Deposit-type contract funds		XXX	315,448	XXX	315,448
4. Other considerations			414		414
5. Totals (Sum of Lines 1 to 4)	2,175,240		1,192,572		3,367,812
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	19,560				19,560
6.2 Applied to pay renewal premiums	339,754				339,754
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,761,042				1,761,042
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,120,356				2,120,356
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	517				517
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	517				517
8. Grand Totals (Lines 6.5 plus 7.4)	2,120,873				2,120,873
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	246,374				246,374
10. Matured endowments					
11. Annuity benefits	16,434				16,434
12. Surrender values and withdrawals for life contracts	595,097				595,097
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	857,905				857,905
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	220,807							1	220,807
17. Incurred during current year	5	25,677							5	25,677
Settled during current year:										
18.1 By payment in full	6	246,374							6	246,374
18.2 By payment on compromised claims										
18.3 Totals paid	6	246,374							6	246,374
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	246,374							6	246,374
19. Unpaid Dec. 31, current year (16+17-18.6)		109								109
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	311	122,803,959	(a)						311	122,803,959
21. Issued during year										
22. Other changes to in force (Net)	(10)	(847,035)							(10)	(847,035)
23. In force December 31 of current year	301	121,956,924	(a)						301	121,956,924

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	118,847	121,414			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	118,847	121,414			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	118,847	121,414			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,327,091		855,562		17,182,653
2. Annuity considerations	599,977				599,977
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	16,927,068		855,562		17,782,630
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	677,353				677,353
6.2 Applied to pay renewal premiums	2,676,249				2,676,249
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,353,602				3,353,602
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,280				6,280
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,280				6,280
8. Grand Totals (Lines 6.5 plus 7.4)	3,359,882				3,359,882
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,685,108		504,150		4,189,258
10. Matured endowments					
11. Annuity benefits	230,157		603,436		833,593
12. Surrender values and withdrawals for life contracts	69,539,057		218,961,670		288,500,727
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,637				14,637
15. Totals	73,468,959		220,069,256		293,538,215
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	12	450,006							12	450,006
17. Incurred during current year	51	4,528,449			1	504,150			52	5,032,600
Settled during current year:										
18.1 By payment in full	38	3,699,745			1	504,150			39	4,203,895
18.2 By payment on compromised claims										
18.3 Totals paid	38	3,699,745			1	504,150			39	4,203,895
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	3,699,745			1	504,150			39	4,203,895
19. Unpaid Dec. 31, current year (16+17-18.6)	25	1,278,710							25	1,278,710
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,089	1,394,502,193	(a)		1	9,918,323			3,090	1,404,420,516
21. Issued during year	16	15,397,160							16	15,397,160
22. Other changes to in force (Net)	(80)	12,046,816			1	2,000,000			(79)	14,046,816
23. In force December 31 of current year	3,025	1,421,946,169	(a)		2	11,918,323			3,027	1,433,864,492

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	464,807	474,848			101
25.2 Guaranteed renewable (b)	78,501				
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	543,308	474,848			101
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	543,308	474,848			101

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0.



6 5 9 3 5 2 0 1 9 4 3 0 5 9 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2019

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,666,031,447		101,972,472		7,768,003,919
2. Annuity considerations	3,774,509,022		3,290,969,005		7,065,478,027
3. Deposit-type contract funds	437,281,572	XXX	5,299,067,393	XXX	5,736,348,965
4. Other considerations			8,200,398,583		8,200,398,583
5. Totals (Sum of Lines 1 to 4)	11,877,822,041		16,892,407,453		28,770,229,494
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	122,871,588				122,871,588
6.2 Applied to pay renewal premiums	345,009,835				345,009,835
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,419,815,561				1,419,815,561
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,887,696,984				1,887,696,984
Annuities:					
7.1 Paid in cash or left on deposit	15,692				15,692
7.2 Applied to provide paid-up annuities	1,768,385				1,768,385
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,784,077				1,784,077
8. Grand Totals (Lines 6.5 plus 7.4)	1,889,481,061				1,889,481,061
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,416,964,567		175,093,141		2,592,057,708
10. Matured endowments	16,392,048				16,392,048
11. Annuity benefits	714,323,347		1,433,969,541		2,148,292,888
12. Surrender values and withdrawals for life contracts	3,636,683,305		13,302,634,005		16,939,317,310
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	27,832,313				27,832,313
15. Totals	6,812,195,580		14,911,696,687		21,723,892,267
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3,744	366,382,239			99	89,592,201			3,843	455,974,441
17. Incurred during current year	30,693	2,488,320,960			231	186,794,380			30,924	2,675,115,340
Settled during current year:										
18.1 By payment in full	30,554	2,460,814,941			211	175,093,141			30,765	2,635,908,081
18.2 By payment on compromised claims	1	11,000							1	11,000
18.3 Totals paid	30,555	2,460,825,941			211	175,093,141			30,766	2,635,919,081
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30,555	2,460,825,941			211	175,093,141			30,766	2,635,919,081
19. Unpaid Dec. 31, current year (16+17-18.6)	3,882	393,877,259			119	101,293,440			4,001	495,170,699
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,691,731	613,112,917,349	(a)		7,076	63,700,125,350			1,698,807	676,813,042,700
21. Issued during year	134,932	87,930,059,702			286	1,981,036,854			135,218	89,911,096,556
22. Other changes to in force (Net)	(18,371)	9,403,502,756			(5,496)	(41,158,987,674)			(23,867)	(31,755,484,918)
23. In force December 31 of current year	1,808,292	710,446,479,808	(a)		1,866	24,522,174,506			1,810,250	734,968,654,314

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	347,479	347,479			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	495,875,616	506,587,278	24,502,065	347,164,916	319,304,230
25.2 Guaranteed renewable (b)	243,511,514	237,151,986		51,469,737	72,476,826
25.3 Non-renewable for stated reasons only (b)	11,624,183	11,875,302	570,129	455,873	81,780
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	751,011,313	755,614,566	25,072,194	399,090,526	391,862,836
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	751,358,792	755,962,045	25,072,194	399,090,526	391,862,836

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	147,226,035		400,421		147,626,456
2. Annuity considerations	47,015,242		35,461,444		82,476,686
3. Deposit-type contract funds	848,324	XXX	69,698,647	XXX	70,546,971
4. Other considerations			35,184,606		35,184,606
5. Totals (Sum of Lines 1 to 4)	195,089,601		140,745,118		335,834,719
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	831,518				831,518
6.2 Applied to pay renewal premiums	2,478,912				2,478,912
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,522,350				9,522,350
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,832,780				12,832,780
Annuities:					
7.1 Paid in cash or left on deposit	311				311
7.2 Applied to provide paid-up annuities	17,513				17,513
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	17,824				17,824
8. Grand Totals (Lines 6.5 plus 7.4)	12,850,604				12,850,604
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	26,711,344		393,464		27,104,808
10. Matured endowments	336,369				336,369
11. Annuity benefits	4,687,902		17,256,517		21,944,419
12. Surrender values and withdrawals for life contracts	17,553,570		34,245,680		51,799,250
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	166,884		4,871		171,755
15. Totals	49,456,069		51,900,532		101,356,601
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	31	2,152,146			1	100,000			32	2,252,146
17. Incurred during current year	319	29,069,457			5	298,335			324	29,367,792
Settled during current year:										
18.1 By payment in full	312	27,214,539			6	398,335			318	27,612,874
18.2 By payment on compromised claims										
18.3 Totals paid	312	27,214,539			6	398,335			318	27,612,874
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	312	27,214,539			6	398,335			318	27,612,874
19. Unpaid Dec. 31, current year (16+17-18.6)	38	4,007,064							38	4,007,064
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	16,899	6,249,906,836	(a)		15	69,038,711			16,914	6,318,945,547
21. Issued during year	1,513	1,027,445,472			5	66,375,000			1,518	1,093,820,472
22. Other changes to in force (Net)	(670)	(247,924,843)				(15,706,367)			(670)	(263,631,210)
23. In force December 31 of current year	17,742	7,029,427,464	(a)		20	119,707,344			17,762	7,149,134,808

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	62,096	62,096			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,517,378	5,643,230	287,743	1,805,929	1,614,612
25.2 Guaranteed renewable (b)	1,402,315	1,437,824		319,561	(141,869)
25.3 Non-renewable for stated reasons only (b)	94,662	96,821	4,937		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,014,355	7,177,875	292,680	2,125,490	1,472,743
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,076,451	7,239,971	292,680	2,125,490	1,472,743

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska
NAIC Group Code 0435

LIFE INSURANCE

DURING THE YEAR 2020
NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,970,612		18,853		4,989,465
2. Annuity considerations	13,870,858		7,280,180		21,151,038
3. Deposit-type contract funds		XXX	6,109,095	XXX	6,109,095
4. Other considerations			5,308,038		5,308,038
5. Totals (Sum of Lines 1 to 4)	18,841,470		18,716,166		37,557,636
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	87,617				87,617
6.2 Applied to pay renewal premiums	142,102				142,102
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	492,112				492,112
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	721,831				721,831
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	265				265
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	265				265
8. Grand Totals (Lines 6.5 plus 7.4)	722,096				722,096
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,627,292				5,627,292
10. Matured endowments	44,896				44,896
11. Annuity benefits	629,925		561,930		1,191,855
12. Surrender values and withdrawals for life contracts	1,988,324		37,461,359		39,449,683
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	63,779				63,779
15. Totals	8,354,216		38,023,289		46,377,505
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	5,509							1	5,509
17. Incurred during current year	38	5,860,247							38	5,860,247
Settled during current year:										
18.1 By payment in full	30	5,735,967							30	5,735,967
18.2 By payment on compromised claims										
18.3 Totals paid	30	5,735,967							30	5,735,967
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30	5,735,967							30	5,735,967
19. Unpaid Dec. 31, current year (16+17-18.6)	9	129,788							9	129,788
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,051	434,579,546	(a)						1,051	434,579,546
21. Issued during year	108	56,475,146							108	56,475,146
22. Other changes to in force (Net)	(54)	(38,801,367)							(54)	(38,801,367)
23. In force December 31 of current year	1,105	452,253,325	(a)						1,105	452,253,325

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	357,648	365,806	14,830	18,505	24,651
25.2 Guaranteed renewable (b)	86,342	60,617			286
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	443,990	426,423	14,830	18,505	24,937
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	443,990	426,423	14,830	18,505	24,937

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 0 4 3 0 0 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	71,690,673		2,329,041		74,019,714
2. Annuity considerations	204,047,413		49,873,217		253,920,630
3. Deposit-type contract funds	1,403,288	XXX	106,685,420	XXX	108,088,708
4. Other considerations			41,187,277		41,187,277
5. Totals (Sum of Lines 1 to 4)	277,141,374		200,074,955		477,216,329
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,725,038				1,725,038
6.2 Applied to pay renewal premiums	4,529,824				4,529,824
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,160,008				19,160,008
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,414,870				25,414,870
Annuities:					
7.1 Paid in cash or left on deposit	(35)				(35)
7.2 Applied to provide paid-up annuities	21,619				21,619
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	21,584				21,584
8. Grand Totals (Lines 6.5 plus 7.4)	25,436,454				25,436,454
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	27,854,891		1,100,000		28,954,891
10. Matured endowments	77,503				77,503
11. Annuity benefits	25,688,093		27,100,307		52,788,400
12. Surrender values and withdrawals for life contracts	46,122,056		44,120,844		90,242,900
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	398,930		4,342		403,272
15. Totals	100,141,473		72,325,493		172,466,966
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	79	3,786,475							79	3,786,475
17. Incurred during current year	555	32,582,854			5	2,830,342			560	35,413,196
Settled during current year:										
18.1 By payment in full	541	28,331,205			4	1,104,342			545	29,435,547
18.2 By payment on compromised claims										
18.3 Totals paid	541	28,331,205			4	1,104,342			545	29,435,547
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	541	28,331,205			4	1,104,342			545	29,435,547
19. Unpaid Dec. 31, current year (16+17-18.6)	93	8,038,123			1	1,726,000			94	9,764,123
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,971	7,327,491,470	(a)		19	167,714,358			23,990	7,495,205,828
21. Issued during year	1,647	1,060,477,765			3	263,842,652			1,650	1,324,320,417
22. Other changes to in force (Net)	(926)	(304,468,652)			2	(22,040,026)			(924)	(326,508,678)
23. In force December 31 of current year	24,692	8,083,500,583	(a)		24	409,516,984			24,716	8,493,017,567

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,479,640	7,650,250	320,865	4,353,692	6,705,872
25.2 Guaranteed renewable (b)	3,690,119	3,037,997		286,380	861,907
25.3 Non-renewable for stated reasons only (b)	144,980	148,287	6,219		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,314,739	10,836,534	327,084	4,640,072	7,567,779
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,314,739	10,836,534	327,084	4,640,072	7,567,779

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	34,431,269		84,049		34,515,318
2. Annuity considerations	19,326,689		19,558,546		38,885,235
3. Deposit-type contract funds	1,888,826	XXX	20,970,900	XXX	22,859,726
4. Other considerations			7,824,290		7,824,290
5. Totals (Sum of Lines 1 to 4)	55,646,784		48,437,785		104,084,569
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	240,174				240,174
6.2 Applied to pay renewal premiums	496,024				496,024
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,754,276				2,754,276
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,490,474				3,490,474
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,705				1,705
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,705				1,705
8. Grand Totals (Lines 6.5 plus 7.4)	3,492,179				3,492,179
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,668,415		863,236		9,531,651
10. Matured endowments	21,866				21,866
11. Annuity benefits	1,887,828		9,546,462		11,434,290
12. Surrender values and withdrawals for life contracts	8,095,272		7,287,319		15,382,591
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	24,860		8,814		33,674
15. Totals	18,698,241		17,705,831		36,404,072
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	21	721,518							21	721,518
17. Incurred during current year	85	14,045,011			5	934,051			90	14,979,062
Settled during current year:										
18.1 By payment in full	90	8,715,141			4	872,051			94	9,587,191
18.2 By payment on compromised claims										
18.3 Totals paid	90	8,715,141			4	872,051			94	9,587,191
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	90	8,715,141			4	872,051			94	9,587,191
19. Unpaid Dec. 31, current year (16+17-18.6)	16	6,051,389			1	62,000			17	6,113,389
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,076	2,638,922,412	(a)		11	3,722,073			6,087	2,642,644,485
21. Issued during year	473	320,390,183				760,000			473	321,150,183
22. Other changes to in force (Net)	(245)	(132,344,263)			(1)	(178,338)			(246)	(132,522,601)
23. In force December 31 of current year	6,304	2,826,968,331	(a)		10	4,303,735			6,314	2,831,272,066

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,022,801	2,068,941	67,262	1,021,994	64,876
25.2 Guaranteed renewable (b)	369,092	288,860		212,296	556,753
25.3 Non-renewable for stated reasons only (b)	96,746	98,952	3,217		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,488,639	2,456,753	70,479	1,234,290	621,629
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,488,639	2,456,753	70,479	1,234,290	621,629

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	983,830,301		5,440,870		989,271,171
2. Annuity considerations	709,764,963		283,664,109		993,429,072
3. Deposit-type contract funds	37,338,989	XXX	361,799,082	XXX	399,138,071
4. Other considerations			1,548,943,961		1,548,943,961
5. Totals (Sum of Lines 1 to 4)	1,730,934,253		2,199,848,022		3,930,782,275
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,328,228				8,328,228
6.2 Applied to pay renewal premiums	22,690,308				22,690,308
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	120,168,011				120,168,011
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	151,186,547				151,186,547
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	106,183				106,183
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	106,183				106,183
8. Grand Totals (Lines 6.5 plus 7.4)	151,292,730				151,292,730
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	254,309,429		1,852,052		256,161,481
10. Matured endowments	1,391,615				1,391,615
11. Annuity benefits	57,555,257		105,034,617		162,589,874
12. Surrender values and withdrawals for life contracts	263,686,143		585,051,006		848,737,149
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,388,945				3,388,945
15. Totals	580,331,389		691,937,675		1,272,269,064
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	345	60,859,265							345	60,859,265
17. Incurred during current year	1,998	248,204,119			11	4,205,773			2,009	252,409,892
Settled during current year:										
18.1 By payment in full	1,988	259,135,930			9	1,852,052			1,997	260,987,982
18.2 By payment on compromised claims										
18.3 Totals paid	1,988	259,135,930			9	1,852,052			1,997	260,987,982
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,988	259,135,930			9	1,852,052			1,997	260,987,982
19. Unpaid Dec. 31, current year (16+17-18.6)	355	49,927,454			2	2,353,721			357	52,281,175
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	148,002	71,001,276,536	(a)		109	612,128,567			148,111	71,613,405,103
21. Issued during year	11,739	9,657,757,737			18	86,874,260			11,757	9,744,631,997
22. Other changes to in force (Net)	(6,801)	(2,620,911,138)			6	(78,168,133)			(6,795)	(2,699,079,271)
23. In force December 31 of current year	152,940	78,038,123,135	(a)		133	620,834,694			153,073	78,658,957,829

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	35,137	35,137			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	39,487,183	40,387,884	1,258,919	37,445,371	31,505,646
25.2 Guaranteed renewable (b)	25,127,704	26,094,600		4,892,456	4,576,546
25.3 Non-renewable for stated reasons only (b)	1,216,853	1,244,609	38,795	11,175	(39,976)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	65,831,740	67,727,093	1,297,714	42,349,002	36,042,216
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	65,866,877	67,762,230	1,297,714	42,349,002	36,042,216

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	94,520,523		4,693,004		99,213,527
2. Annuity considerations	111,312,996		36,436,755		147,749,751
3. Deposit-type contract funds	336,834	XXX	33,092,171	XXX	33,429,005
4. Other considerations			85,387,364		85,387,364
5. Totals (Sum of Lines 1 to 4)	206,170,353		159,609,294		365,779,647
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,570,735				1,570,735
6.2 Applied to pay renewal premiums	4,286,300				4,286,300
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,667,548				17,667,548
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,524,583				23,524,583
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	10,107				10,107
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	10,107				10,107
8. Grand Totals (Lines 6.5 plus 7.4)	23,534,690				23,534,690
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	27,920,288		1,139,666		29,059,954
10. Matured endowments	535,493				535,493
11. Annuity benefits	8,681,635		13,168,588		21,850,223
12. Surrender values and withdrawals for life contracts	59,916,297		46,629,088		106,545,385
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	496,466		880		497,346
15. Totals	97,550,179		60,938,222		158,488,401
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	50	2,760,934							50	2,760,934
17. Incurred during current year	430	31,623,165			3	1,140,546			433	32,763,710
Settled during current year:										
18.1 By payment in full	409	28,952,247			3	1,140,546			412	30,092,793
18.2 By payment on compromised claims										
18.3 Totals paid	409	28,952,247			3	1,140,546			412	30,092,793
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	409	28,952,247			3	1,140,546			412	30,092,793
19. Unpaid Dec. 31, current year (16+17-18.6)	71	5,431,851							71	5,431,851
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	25,915	9,690,833,720	(a)		10	155,449,216			25,925	9,846,282,936
21. Issued during year	2,012	1,472,553,686			1	31,924,930			2,013	1,504,478,616
22. Other changes to in force (Net)	(952)	(277,460,337)			2	(111,513,418)			(950)	(388,973,755)
23. In force December 31 of current year	26,975	10,885,927,068	(a)		13	75,860,728			26,988	10,961,787,796

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,099,550	7,261,490	230,568	3,935,894	6,274,687
25.2 Guaranteed renewable (b)	3,974,472	3,822,943		1,173,998	(708,595)
25.3 Non-renewable for stated reasons only (b)	197,638	202,146	6,419	43,192	(47,936)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,271,660	11,286,579	236,987	5,153,084	5,518,156
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,271,660	11,286,579	236,987	5,153,084	5,518,156

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



6 5 9 3 5 2 0 2 0 4 3 0 0 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	192,482,671		4,338,302		196,820,973
2. Annuity considerations	120,541,619		30,971,068		151,512,687
3. Deposit-type contract funds	3,265,011	XXX	60,104,159	XXX	63,369,170
4. Other considerations			218,164,973		218,164,973
5. Totals (Sum of Lines 1 to 4)	316,289,301		313,578,502		629,867,803
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,810,518				2,810,518
6.2 Applied to pay renewal premiums	9,847,546				9,847,546
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,381,190				39,381,190
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	52,039,254				52,039,254
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	25,185				25,185
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	25,185				25,185
8. Grand Totals (Lines 6.5 plus 7.4)	52,064,439				52,064,439
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	48,697,297		29,154,079		77,851,376
10. Matured endowments	433,747				433,747
11. Annuity benefits	12,907,141		18,977,346		31,884,487
12. Surrender values and withdrawals for life contracts	103,546,856		191,292,360		294,839,216
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	663,336		6,531		669,867
15. Totals	166,248,377		239,430,316		405,678,693
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	83	11,503,636			18	42,003,388			101	53,507,024
17. Incurred during current year	581	45,948,632			42	80,299,767			623	126,248,399
18. Settled during current year:										
18.1 By payment in full	535	49,794,306			33	29,160,610			568	78,954,916
18.2 By payment on compromised claims										
18.3 Totals paid	535	49,794,306			33	29,160,610			568	78,954,916
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	535	49,794,306			33	29,160,610			568	78,954,916
19. Unpaid Dec. 31, current year (16+17-18.6)	129	7,657,963			27	93,142,545			156	100,800,508
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	43,688	19,419,882,139	(a)		71	6,617,978,315			43,759	26,037,860,454
21. Issued during year	2,551	1,989,065,431			5	86,668,406			2,556	2,075,733,837
22. Other changes to in force (Net)	(2,553)	(377,236,464)			(1)	376,866,980			(2,554)	(369,484)
23. In force December 31 of current year	43,686	21,031,711,106	(a)		75	7,081,513,701			43,761	28,113,224,807

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	11,019	11,019			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	13,993,677	14,312,872	521,142	10,738,355	9,878,799
25.2 Guaranteed renewable (b)	5,803,991	5,047,931		966,631	2,712,576
25.3 Non-renewable for stated reasons only (b)	351,623	359,643	13,095		31,562
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,149,291	19,720,446	534,237	11,704,986	12,622,937
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,160,310	19,731,465	534,237	11,704,986	12,622,937

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	50,282,485		67,817		50,350,302
2. Annuity considerations	13,223,454		98,444,241		111,667,695
3. Deposit-type contract funds	405,623	XXX	3,250,732,254	XXX	3,251,137,877
4. Other considerations			851,937,815		851,937,815
5. Totals (Sum of Lines 1 to 4)	63,911,562		4,201,182,127		4,265,093,689
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	325,919				325,919
6.2 Applied to pay renewal premiums	1,387,804				1,387,804
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,125,540				5,125,540
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,839,263				6,839,263
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,721				1,721
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,721				1,721
8. Grand Totals (Lines 6.5 plus 7.4)	6,840,984				6,840,984
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,352,255		12,387,133		25,739,388
10. Matured endowments	735,443				735,443
11. Annuity benefits	1,848,445		28,236,355		30,084,800
12. Surrender values and withdrawals for life contracts	15,643,282		176,223,146		191,866,428
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,183				22,183
15. Totals	31,601,608		216,846,634		248,448,242
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	11	2,596,004			3	2,224,706			14	4,820,710
17. Incurred during current year	107	13,952,053			21	10,914,790			128	24,866,843
Settled during current year:										
18.1 By payment in full	103	14,109,885			21	12,387,136			124	26,497,021
18.2 By payment on compromised claims										
18.3 Totals paid	103	14,109,885			21	12,387,136			124	26,497,021
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	103	14,109,885			21	12,387,136			124	26,497,021
19. Unpaid Dec. 31, current year (16+17-18.6)	15	2,438,173			3	752,360			18	3,190,532
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	11,354	5,466,242,986	(a)		15	2,676,719,625			11,369	8,142,962,611
21. Issued during year	584	317,440,955				405,000			584	317,845,955
22. Other changes to in force (Net)	(146)	(22,101,842)				9,350,378			(146)	(12,751,464)
23. In force December 31 of current year	11,792	5,761,582,099	(a)		15	2,686,475,003			11,807	8,448,057,102

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,099	2,099			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,370,868	1,402,137	65,175	226,375	1,066,803
25.2 Guaranteed renewable (b)	736,233	383,400		91,992	109,763
25.3 Non-renewable for stated reasons only (b)	4,109	4,203	195		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,111,210	1,789,740	65,370	318,367	1,176,566
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,113,309	1,791,839	65,370	318,367	1,176,566

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	23,123,836		2,149,848		25,273,684
2. Annuity considerations	18,720,255		2,780,386		21,500,641
3. Deposit-type contract funds		XXX	6,931,817	XXX	6,931,817
4. Other considerations			51,401,468		51,401,468
5. Totals (Sum of Lines 1 to 4)	41,844,091		63,263,519		105,107,610
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	447,771				447,771
6.2 Applied to pay renewal premiums	1,370,190				1,370,190
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,900,334				5,900,334
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,718,295				7,718,295
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,253				5,253
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,253				5,253
8. Grand Totals (Lines 6.5 plus 7.4)	7,723,548				7,723,548
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,543,126		758,399		9,301,525
10. Matured endowments	40,506				40,506
11. Annuity benefits	1,790,962		1,725,850		3,516,812
12. Surrender values and withdrawals for life contracts	8,837,830		54,941,003		63,778,833
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,474				10,474
15. Totals	19,222,898		57,425,252		76,648,150
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	21	3,379,512							21	3,379,512
17. Incurred during current year	60	6,332,497			1	758,399			61	7,090,896
Settled during current year:										
18.1 By payment in full	55	8,594,106			1	758,399			56	9,352,504
18.2 By payment on compromised claims										
18.3 Totals paid	55	8,594,106			1	758,399			56	9,352,504
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	55	8,594,106			1	758,399			56	9,352,504
19. Unpaid Dec. 31, current year (16+17-18.6)	26	1,117,904							26	1,117,904
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,219	2,601,402,578	(a)		19	241,106,705			4,238	2,842,509,283
21. Issued during year	310	241,876,641			3	448,975,000			313	690,851,641
22. Other changes to in force (Net)	(236)	(122,250,265)			3	(15,886,023)			(233)	(138,136,288)
23. In force December 31 of current year	4,293	2,721,028,954	(a)		25	674,195,682			4,318	3,395,224,636

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,671,125	2,732,054	206,051	1,911,169	2,398,922
25.2 Guaranteed renewable (b)	1,122,299	1,690,810		51,023	(342,456)
25.3 Non-renewable for stated reasons only (b)	180,883	185,009	13,953		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,974,307	4,607,873	220,004	1,962,192	2,056,466
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,974,307	4,607,873	220,004	1,962,192	2,056,466

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida
NAIC Group Code 0435

DURING THE YEAR 2020
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	485,195,300		6,080,348		491,275,648
2. Annuity considerations	446,200,227		221,624,950		667,825,177
3. Deposit-type contract funds	10,560,815	XXX	244,747,354	XXX	255,308,169
4. Other considerations			448,433,368		448,433,368
5. Totals (Sum of Lines 1 to 4)	941,956,342		920,886,020		1,862,842,362
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,333,876				8,333,876
6.2 Applied to pay renewal premiums	24,110,842				24,110,842
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	93,611,041				93,611,041
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	126,055,759				126,055,759
Annuities:					
7.1 Paid in cash or left on deposit	306				306
7.2 Applied to provide paid-up annuities	56,354				56,354
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	56,660				56,660
8. Grand Totals (Lines 6.5 plus 7.4)	126,112,419				126,112,419
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	185,156,970		4,981,200		190,138,170
10. Matured endowments	1,605,922				1,605,922
11. Annuity benefits	54,465,963		118,870,957		173,336,920
12. Surrender values and withdrawals for life contracts	265,927,535		825,079,763		1,091,007,298
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,339,805		13,962		2,353,767
15. Totals	509,496,195		948,945,882		1,458,442,077
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	290	19,775,692			1	135,444			291	19,911,136
17. Incurred during current year	2,042	217,455,299			24	5,179,273			2,066	222,634,572
18. Settled during current year:										
18.1 By payment in full	1,996	189,102,364			24	4,995,162			2,020	194,097,526
18.2 By payment on compromised claims										
18.3 Totals paid	1,996	189,102,364			24	4,995,162			2,020	194,097,526
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,996	189,102,364			24	4,995,162			2,020	194,097,526
19. Unpaid Dec. 31, current year (16+17-18.6)	336	48,128,627			1	319,555			337	48,448,183
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	95,934	41,207,631,257	(a)		54	289,745,524			95,988	41,497,376,781
21. Issued during year	7,480	5,713,819,404			20	50,755,491			7,500	5,764,574,895
22. Other changes to in force (Net)	(3,952)	(1,619,754,020)			(3)	(42,773,808)			(3,955)	(1,662,527,828)
23. In force December 31 of current year	99,462	45,301,696,641	(a)		71	297,727,207			99,533	45,599,423,848

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	11,440	11,440			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	19,941,978	20,396,748	676,962	15,022,403	11,635,569
25.2 Guaranteed renewable (b)	14,832,207	9,737,420		3,300,609	3,453,346
25.3 Non-renewable for stated reasons only (b)	259,513	265,433	8,812		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	35,033,698	30,399,601	685,774	18,323,012	15,088,915
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	35,045,138	30,411,041	685,774	18,323,012	15,088,915

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	198,780,769		2,423,067		201,203,836
2. Annuity considerations	119,722,255		136,523,575		256,245,830
3. Deposit-type contract funds	5,421,736	XXX	69,010,878	XXX	74,432,614
4. Other considerations			276,351,618		276,351,618
5. Totals (Sum of Lines 1 to 4)	323,924,760		484,309,138		808,233,898
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,149,530				4,149,530
6.2 Applied to pay renewal premiums	10,257,336				10,257,336
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	57,641,625				57,641,625
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	72,048,491				72,048,491
Annuities:					
7.1 Paid in cash or left on deposit	279				279
7.2 Applied to provide paid-up annuities	35,007				35,007
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	35,286				35,286
8. Grand Totals (Lines 6.5 plus 7.4)	72,083,777				72,083,777
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	94,670,991		1,845,653		96,516,644
10. Matured endowments	391,582				391,582
11. Annuity benefits	12,046,547		40,074,178		52,120,725
12. Surrender values and withdrawals for life contracts	78,903,128		740,386,904		819,290,032
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,097,533		21,836		1,119,369
15. Totals	187,109,781		782,328,571		969,438,352
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	165	32,906,971			4	227,399			169	33,134,370
17. Incurred during current year	948	100,762,364			34	1,690,091			982	102,452,454
18.1 By payment in full	941	96,110,106			36	1,867,490			977	97,977,595
18.2 By payment on compromised claims										
18.3 Totals paid	941	96,110,106			36	1,867,490			977	97,977,595
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	941	96,110,106			36	1,867,490			977	97,977,595
19. Unpaid Dec. 31, current year (16+17-18.6)	172	37,559,229			2	50,000			174	37,609,229
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	61,144	23,076,377,101	(a)		63	149,119,647			61,207	23,225,496,748
21. Issued during year	4,331	2,668,915,389			17	36,720,482			4,348	2,705,635,871
22. Other changes to in force (Net)	(2,718)	(990,101,355)			(2)	(12,093,054)			(2,720)	(1,002,194,409)
23. In force December 31 of current year	62,757	24,755,191,135	(a)		78	173,747,075			62,835	24,928,938,210

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	81,411	81,411			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	16,593,859	16,972,052	851,607	7,455,841	8,795,944
25.2 Guaranteed renewable (b)	7,805,487	8,434,451		2,671,113	5,375,068
25.3 Non-renewable for stated reasons only (b)	313,442	320,591	16,099	20,953	(13,088)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	24,712,788	25,727,094	867,706	10,147,907	14,157,924
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	24,794,199	25,808,505	867,706	10,147,907	14,157,924

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	21,671,799		198,533		21,870,332
2. Annuity considerations	18,144,859		3,518,983		21,663,842
3. Deposit-type contract funds	666,114	XXX	7,847,683	XXX	8,513,797
4. Other considerations			11,642,367		11,642,367
5. Totals (Sum of Lines 1 to 4)	40,482,772		23,207,566		63,690,338
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	483,345				483,345
6.2 Applied to pay renewal premiums	1,472,485				1,472,485
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,173,818				7,173,818
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,129,648				9,129,648
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	9,188				9,188
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	9,188				9,188
8. Grand Totals (Lines 6.5 plus 7.4)	9,138,836				9,138,836
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,453,023				7,453,023
10. Matured endowments					
11. Annuity benefits	4,924,811		2,243,998		7,168,809
12. Surrender values and withdrawals for life contracts	11,296,537		16,754,953		28,051,490
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	85,162		757		85,919
15. Totals	23,759,533		18,999,708		42,759,241
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	30	1,456,455							30	1,456,455
17. Incurred during current year	114	9,941,365			1	757			115	9,942,122
Settled during current year:										
18.1 By payment in full	110	7,538,185			1	757			111	7,538,942
18.2 By payment on compromised claims										
18.3 Totals paid	110	7,538,185			1	757			111	7,538,942
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	110	7,538,185			1	757			111	7,538,942
19. Unpaid Dec. 31, current year (16+17-18.6)	34	3,859,635							34	3,859,635
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,495	2,239,442,873	(a)		11	9,891,086			9,506	2,249,333,959
21. Issued during year	398	157,051,864				305,000			398	157,356,864
22. Other changes to in force (Net)	(333)	(58,512,537)				(1,382,142)			(333)	(59,894,679)
23. In force December 31 of current year	9,560	2,337,982,200	(a)		11	8,813,944			9,571	2,346,796,144

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,653,872	1,691,597	61,513	833,912	1,638,355
25.2 Guaranteed renewable (b)	1,327,998	1,276,961		398,289	767,404
25.3 Non-renewable for stated reasons only (b)	94,855	97,018	3,528		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,076,725	3,065,576	65,041	1,232,201	2,405,759
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,076,725	3,065,576	65,041	1,232,201	2,405,759

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	26,619,973		18,074		26,638,047
2. Annuity considerations	20,334,032		5,961,238		26,295,270
3. Deposit-type contract funds	4,271,826	XXX	5,198,261	XXX	9,470,087
4. Other considerations			14,439,063		14,439,063
5. Totals (Sum of Lines 1 to 4)	51,225,831		25,616,636		76,842,467
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	561,833				561,833
6.2 Applied to pay renewal premiums	1,004,603				1,004,603
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,614,020				6,614,020
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,180,456				8,180,456
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,455				1,455
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,455				1,455
8. Grand Totals (Lines 6.5 plus 7.4)	8,181,911				8,181,911
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,841,041				7,841,041
10. Matured endowments					
11. Annuity benefits	2,126,736		5,023,546		7,150,282
12. Surrender values and withdrawals for life contracts	14,811,216		8,912,396		23,723,612
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	29,744				29,744
15. Totals	24,808,737		13,935,942		38,744,679
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	11	538,962							11	538,962
17. Incurred during current year	94	14,178,945							94	14,178,945
Settled during current year:										
18.1 By payment in full	96	7,870,785							96	7,870,785
18.2 By payment on compromised claims										
18.3 Totals paid	96	7,870,785							96	7,870,785
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	96	7,870,785							96	7,870,785
19. Unpaid Dec. 31, current year (16+17-18.6)	9	6,847,122							9	6,847,122
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,284	2,631,501,193	(a)		2	200,000			7,286	2,631,701,193
21. Issued during year	555	395,735,699			1	195,000			556	395,930,699
22. Other changes to in force (Net)	(289)	(131,749,904)				(100,000)			(289)	(131,849,904)
23. In force December 31 of current year	7,550	2,895,486,988	(a)		3	295,000			7,553	2,895,781,988

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,147,949	1,174,133	39,219	175,477	133,663
25.2 Guaranteed renewable (b)	596,102	434,626		21,680	175,632
25.3 Non-renewable for stated reasons only (b)	7,344	7,512	251		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,751,395	1,616,271	39,470	197,157	309,295
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,751,395	1,616,271	39,470	197,157	309,295

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	241,106,700		4,307,263		245,413,963
2. Annuity considerations	278,441,104		194,696,504		473,137,608
3. Deposit-type contract funds	10,104,989	XXX	90,488,788	XXX	100,593,777
4. Other considerations			816,162,376		816,162,376
5. Totals (Sum of Lines 1 to 4)	529,652,793		1,105,654,931		1,635,307,724
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,745,930				4,745,930
6.2 Applied to pay renewal premiums	15,426,744				15,426,744
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	54,896,018				54,896,018
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	75,068,692				75,068,692
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	58,417				58,417
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	58,417				58,417
8. Grand Totals (Lines 6.5 plus 7.4)	75,127,109				75,127,109
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	95,477,576		2,855,075		98,332,651
10. Matured endowments	2,169,035				2,169,035
11. Annuity benefits	25,255,266		37,374,933		62,630,199
12. Surrender values and withdrawals for life contracts	119,629,313		663,871,630		783,500,943
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	505,026		4,565		509,591
15. Totals	243,036,216		704,106,203		947,142,419
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	143	7,822,036			3	2,053,680			146	9,875,716
17. Incurred during current year	1,333	142,903,690			8	1,309,050			1,341	144,212,740
18. Settled during current year:										
18.1 By payment in full	1,201	97,951,425			10	2,859,639			1,211	100,811,064
18.2 By payment on compromised claims										
18.3 Totals paid	1,201	97,951,425			10	2,859,639			1,211	100,811,064
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,201	97,951,425			10	2,859,639			1,211	100,811,064
19. Unpaid Dec. 31, current year (16+17-18.6)	275	52,774,301			1	503,091			276	53,277,392
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	76,791	26,212,170,134	(a)		117	1,140,583,985			76,908	27,352,754,119
21. Issued during year	3,889	2,261,072,924			11	36,952,276			3,900	2,297,425,200
22. Other changes to in force (Net)	(3,856)	(932,524,755)			(3)	(115,514,094)			(3,859)	(1,048,038,849)
23. In force December 31 of current year	76,824	27,540,718,303	(a)		125	1,061,422,167			76,949	28,602,140,470

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	12,440	12,440			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,088,935	18,501,543	934,867	11,885,628	11,778,092
25.2 Guaranteed renewable (b)	5,962,893	6,795,420		1,796,418	2,097,692
25.3 Non-renewable for stated reasons only (b)	436,541	446,498	22,561	16,505	(52,651)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	24,488,369	25,743,461	957,428	13,698,551	13,823,133
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	24,500,809	25,755,901	957,428	13,698,551	13,823,133

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	123,274,790		961,367		124,236,157
2. Annuity considerations	82,010,573		34,009,552		116,020,125
3. Deposit-type contract funds	2,771,377	XXX	76,306,748	XXX	79,078,125
4. Other considerations			81,593,647		81,593,647
5. Totals (Sum of Lines 1 to 4)	208,056,740		192,871,314		400,928,054
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,534,580				1,534,580
6.2 Applied to pay renewal premiums	4,570,520				4,570,520
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,330,548				20,330,548
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,435,648				26,435,648
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	16,599				16,599
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	16,599				16,599
8. Grand Totals (Lines 6.5 plus 7.4)	26,452,247				26,452,247
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	28,025,575		1,692,174		29,717,749
10. Matured endowments	1,159,398				1,159,398
11. Annuity benefits	9,668,665		21,915,095		31,583,760
12. Surrender values and withdrawals for life contracts	84,957,352		69,270,446		154,227,798
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	273,196				273,196
15. Totals	124,084,186		92,877,715		216,961,901
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	50	1,603,227			1	1,000,003			51	2,603,230
17. Incurred during current year	523	32,856,764			7	1,442,171			530	34,298,935
18.1 Settled during current year: By payment in full	483	29,457,998			7	1,692,174			490	31,150,172
18.2 By payment on compromised claims										
18.3 Totals paid	483	29,457,998			7	1,692,174			490	31,150,172
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	483	29,457,998			7	1,692,174			490	31,150,172
19. Unpaid Dec. 31, current year (16+17-18.6)	90	5,001,993			1	750,000			91	5,751,993
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	32,756	10,434,560,740	(a)		25	232,113,714			32,781	10,666,674,454
21. Issued during year	2,003	1,485,785,236			2	16,705,000			2,005	1,502,490,236
22. Other changes to in force (Net)	(1,466)	(580,040,425)			2	(32,997,595)			(1,464)	(613,038,020)
23. In force December 31 of current year	33,293	11,340,305,552	(a)		29	215,821,119			33,322	11,556,126,671

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	5,542	5,542			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,666,286	7,841,153	381,794	3,541,123	1,769,165
25.2 Guaranteed renewable (b)	2,040,125	1,746,212		488,735	1,453,998
25.3 Non-renewable for stated reasons only (b)	169,291	173,152	8,431		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,875,702	9,760,517	390,225	4,029,858	3,223,163
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,881,244	9,766,059	390,225	4,029,858	3,223,163

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	58,575,049		104,937		58,679,986
2. Annuity considerations	24,168,004		28,327,464		52,495,468
3. Deposit-type contract funds	7,806,311	XXX	30,050,675	XXX	37,856,986
4. Other considerations			67,190,121		67,190,121
5. Totals (Sum of Lines 1 to 4)	90,549,364		125,673,197		216,222,561
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	983,358				983,358
6.2 Applied to pay renewal premiums	3,406,984				3,406,984
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,313,865				12,313,865
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,704,207				16,704,207
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	15,136				15,136
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	15,136				15,136
8. Grand Totals (Lines 6.5 plus 7.4)	16,719,343				16,719,343
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	27,531,339		1,006,595		28,537,934
10. Matured endowments	10,388				10,388
11. Annuity benefits	4,013,239		10,307,315		14,320,554
12. Surrender values and withdrawals for life contracts	33,154,144		103,828,968		136,983,112
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	111,165				111,165
15. Totals	64,820,275		115,142,878		179,963,153
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	45	4,375,253							45	4,375,253
17. Incurred during current year	350	28,076,242			1	1,006,595			351	29,082,836
Settled during current year:										
18.1 By payment in full	339	27,502,892			1	1,006,595			340	28,509,486
18.2 By payment on compromised claims										
18.3 Totals paid	339	27,502,892			1	1,006,595			340	28,509,486
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	339	27,502,892			1	1,006,595			340	28,509,486
19. Unpaid Dec. 31, current year (16+17-18.6)	56	4,948,603							56	4,948,603
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	18,932	3,834,972,431	(a)		14	60,679,083			18,946	3,895,651,514
21. Issued during year	568	322,512,499				300,000			568	322,812,499
22. Other changes to in force (Net)	(597)	(35,775,706)				(1,832,536)			(597)	(37,608,242)
23. In force December 31 of current year	18,903	4,121,709,224	(a)		14	59,146,547			18,917	4,180,855,771

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,966,750	2,011,611	94,983	1,416,724	2,228,204
25.2 Guaranteed renewable (b)	1,651,173	2,201,806		271,553	1,111,271
25.3 Non-renewable for stated reasons only (b)	31,882	32,609	1,540	14,284	83,104
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,649,805	4,246,026	96,523	1,702,561	3,422,579
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,649,805	4,246,026	96,523	1,702,561	3,422,579

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	53,791,172		203,479		53,994,651
2. Annuity considerations	33,949,040		12,963,767		46,912,807
3. Deposit-type contract funds	701,002	XXX	8,039,610	XXX	8,740,612
4. Other considerations			72,120,806		72,120,806
5. Totals (Sum of Lines 1 to 4)	88,441,214		93,327,662		181,768,876
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	987,006				987,006
6.2 Applied to pay renewal premiums	2,283,373				2,283,373
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,239,299				14,239,299
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,509,678				17,509,678
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,641				4,641
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,641				4,641
8. Grand Totals (Lines 6.5 plus 7.4)	17,514,319				17,514,319
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	30,163,375				30,163,375
10. Matured endowments	177,037				177,037
11. Annuity benefits	6,179,049		6,790,980		12,970,029
12. Surrender values and withdrawals for life contracts	28,207,547		46,839,283		75,046,830
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	134,276				134,276
15. Totals	64,861,284		53,630,263		118,491,547
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	54	10,403,919							54	10,403,919
17. Incurred during current year	297	24,959,956							297	24,959,956
Settled during current year:										
18.1 By payment in full	296	30,280,148							296	30,280,148
18.2 By payment on compromised claims										
18.3 Totals paid	296	30,280,148							296	30,280,148
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	296	30,280,148							296	30,280,148
19. Unpaid Dec. 31, current year (16+17-18.6)	55	5,083,727							55	5,083,727
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	15,686	5,151,034,643	(a)		5	3,081,663			15,691	5,154,116,306
21. Issued during year	581	363,720,181				225,000			581	363,945,181
22. Other changes to in force (Net)	(657)	(144,362,692)				(184,490)			(657)	(144,547,182)
23. In force December 31 of current year	15,610	5,370,392,132	(a)		5	3,122,173			15,615	5,373,514,305

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	7,647	7,647			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,720,523	3,805,245	188,133	1,388,244	1,867,574
25.2 Guaranteed renewable (b)	1,937,133	2,437,541		335,405	701,988
25.3 Non-renewable for stated reasons only (b)	115,249	117,878	5,838		104,079
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,772,905	6,360,664	193,971	1,723,649	2,673,641
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,780,552	6,368,311	193,971	1,723,649	2,673,641

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	39,289,187		205,462		39,494,649
2. Annuity considerations	49,931,560		25,640,617		75,572,177
3. Deposit-type contract funds	5,964,647	XXX	37,050,981	XXX	43,015,628
4. Other considerations			29,844,963		29,844,963
5. Totals (Sum of Lines 1 to 4)	95,185,394		92,742,023		187,927,417
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	970,032				970,032
6.2 Applied to pay renewal premiums	1,877,059				1,877,059
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,560,033				8,560,033
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,407,124				11,407,124
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	10,570				10,570
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	10,570				10,570
8. Grand Totals (Lines 6.5 plus 7.4)	11,417,694				11,417,694
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	21,913,633		10,069		21,923,702
10. Matured endowments					
11. Annuity benefits	3,107,727		39,555,250		42,662,977
12. Surrender values and withdrawals for life contracts	22,069,159		20,867,850		42,937,009
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	362,112		1,743		363,855
15. Totals	47,452,631		60,434,912		107,887,543
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	24	1,342,201							24	1,342,201
17. Incurred during current year	308	23,419,835			2	11,812			310	23,431,648
18. Settled during current year:										
18.1 By payment in full	289	22,258,703			2	11,812			291	22,270,515
18.2 By payment on compromised claims										
18.3 Totals paid	289	22,258,703			2	11,812			291	22,270,515
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	289	22,258,703			2	11,812			291	22,270,515
19. Unpaid Dec. 31, current year (16+17-18.6)	43	2,503,333							43	2,503,333
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,391	3,963,814,872	(a)		12	9,835,339			14,403	3,973,650,211
21. Issued during year	578	284,732,192			2	1,685,000			580	286,417,192
22. Other changes to in force (Net)	(564)	(168,042,553)			(1)	(2,035,732)			(565)	(170,078,285)
23. In force December 31 of current year	14,405	4,080,504,511	(a)		13	9,484,607			14,418	4,089,989,118

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	3,450	3,450			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,730,158	3,815,160	193,851	4,103,575	4,044,550
25.2 Guaranteed renewable (b)	1,627,451	1,379,630		288,146	233,965
25.3 Non-renewable for stated reasons only (b)	81,352	83,208	4,232	28,038	(156,444)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,438,961	5,277,998	198,083	4,419,759	4,122,071
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,442,411	5,281,448	198,083	4,419,759	4,122,071

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana
NAIC Group Code 0435

DURING THE YEAR 2020
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	47,797,295		485,369		48,282,664
2. Annuity considerations	45,862,401		24,692,522		70,554,923
3. Deposit-type contract funds	2,335,660	XXX	68,467,310	XXX	70,802,970
4. Other considerations			44,100,431		44,100,431
5. Totals (Sum of Lines 1 to 4)	95,995,356		137,745,632		233,740,988
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	937,389				937,389
6.2 Applied to pay renewal premiums	1,708,064				1,708,064
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,802,274				8,802,274
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,447,727				11,447,727
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,827				7,827
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,827				7,827
8. Grand Totals (Lines 6.5 plus 7.4)	11,455,554				11,455,554
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	20,353,124		348,981		20,702,105
10. Matured endowments	18,222				18,222
11. Annuity benefits	4,334,748		15,731,464		20,066,212
12. Surrender values and withdrawals for life contracts	21,739,595		33,393,628		55,133,223
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	187,064				187,064
15. Totals	46,632,753		49,474,073		96,106,826
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	40	2,021,282							40	2,021,282
17. Incurred during current year	236	21,290,610			2	348,981			238	21,639,590
Settled during current year:										
18.1 By payment in full	236	20,556,260			2	348,981			238	20,905,241
18.2 By payment on compromised claims										
18.3 Totals paid	236	20,556,260			2	348,981			238	20,905,241
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	236	20,556,260			2	348,981			238	20,905,241
19. Unpaid Dec. 31, current year (16+17-18.6)	40	2,755,632							40	2,755,632
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	14,162	5,473,183,896	(a)		26	58,150,841			14,188	5,531,334,737
21. Issued during year	1,058	572,776,816			2	2,750,000			1,060	575,526,816
22. Other changes to in force (Net)	(573)	(197,475,940)				(4,457,982)			(573)	(201,933,922)
23. In force December 31 of current year	14,647	5,848,484,772	(a)		28	56,442,859			14,675	5,904,927,631

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,318,221	5,439,529	331,907	4,254,857	7,189,155
25.2 Guaranteed renewable (b)	1,365,308	1,545,882		406,765	1,880,337
25.3 Non-renewable for stated reasons only (b)	82,969	84,862	5,178		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,766,498	7,070,273	337,085	4,661,622	9,069,492
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,766,498	7,070,273	337,085	4,661,622	9,069,492

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine
NAIC Group Code 0435

DURING THE YEAR 2020
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	22,584,519		64,546		22,649,065
2. Annuity considerations	24,503,961		5,570,017		30,073,978
3. Deposit-type contract funds	517,188	XXX	8,331,135	XXX	8,848,323
4. Other considerations			9,296,573		9,296,573
5. Totals (Sum of Lines 1 to 4)	47,605,668		23,262,271		70,867,939
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	640,450				640,450
6.2 Applied to pay renewal premiums	1,319,784				1,319,784
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,967,714				5,967,714
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,927,948				7,927,948
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	9,362				9,362
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	9,362				9,362
8. Grand Totals (Lines 6.5 plus 7.4)	7,937,310				7,937,310
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,824,066				8,824,066
10. Matured endowments	65,293				65,293
11. Annuity benefits	3,922,089		4,707,015		8,629,104
12. Surrender values and withdrawals for life contracts	13,142,681		12,562,849		25,705,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	134,736				134,736
15. Totals	26,088,865		17,269,864		43,358,729
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	16	1,121,861							16	1,121,861
17. Incurred during current year	234	9,085,856							234	9,085,856
Settled during current year:										
18.1 By payment in full	227	9,024,095							227	9,024,095
18.2 By payment on compromised claims										
18.3 Totals paid	227	9,024,095							227	9,024,095
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	227	9,024,095							227	9,024,095
19. Unpaid Dec. 31, current year (16+17-18.6)	23	1,183,622							23	1,183,622
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,013	2,234,874,348	(a)		1	199,000			8,014	2,235,073,348
21. Issued during year	432	226,832,860			2	3,492,500			434	230,325,360
22. Other changes to in force (Net)	(306)	(23,322,235)				(1,067,500)			(306)	(24,389,735)
23. In force December 31 of current year	8,139	2,438,384,973	(a)		3	2,624,000			8,142	2,441,008,973

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,626,967	1,663,872	63,320	946,404	(847,430)
25.2 Guaranteed renewable (b)	894,421	786,222		111,066	354,730
25.3 Non-renewable for stated reasons only (b)	53,263	54,478	2,085		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,574,651	2,504,572	65,405	1,057,470	(492,700)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,574,651	2,504,572	65,405	1,057,470	(492,700)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	126,955,467		1,135,025		128,090,492
2. Annuity considerations	76,391,380		20,992,002		97,383,382
3. Deposit-type contract funds	4,287,554	XXX	57,324,476	XXX	61,612,030
4. Other considerations			224,261,145		224,261,145
5. Totals (Sum of Lines 1 to 4)	207,634,401		303,712,648		511,347,049
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,103,290				3,103,290
6.2 Applied to pay renewal premiums	10,571,120				10,571,120
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,411,292				34,411,292
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,085,702				48,085,702
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	23,512				23,512
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	23,512				23,512
8. Grand Totals (Lines 6.5 plus 7.4)	48,109,214				48,109,214
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	44,110,267		106,938		44,217,205
10. Matured endowments	346,336				346,336
11. Annuity benefits	9,386,596		19,594,314		28,980,910
12. Surrender values and withdrawals for life contracts	61,818,185		276,494,158		338,312,343
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	400,831				400,831
15. Totals	116,062,215		296,195,410		412,257,625
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	70	4,309,453							70	4,309,453
17. Incurred during current year	723	54,529,222			1	106,938			724	54,636,160
Settled during current year:										
18.1 By payment in full	664	44,857,407			1	106,938			665	44,964,345
18.2 By payment on compromised claims										
18.3 Totals paid	664	44,857,407			1	106,938			665	44,964,345
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	664	44,857,407			1	106,938			665	44,964,345
19. Unpaid Dec. 31, current year (16+17-18.6)	129	13,981,268							129	13,981,268
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	42,023	14,582,614,905	(a)		9	85,999,050			42,032	14,668,613,955
21. Issued during year	2,178	1,339,958,169			5	17,955,000			2,183	1,357,913,169
22. Other changes to in force (Net)	(1,930)	(492,726,447)			1	(18,669,353)			(1,929)	(511,395,800)
23. In force December 31 of current year	42,271	15,429,846,626	(a)		15	85,284,697			42,286	15,515,131,323

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	319	319			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	16,917,587	17,303,476	1,317,992	10,652,618	16,709,335
25.2 Guaranteed renewable (b)	9,520,998	12,449,444		3,084,959	3,464,470
25.3 Non-renewable for stated reasons only (b)	372,040	380,526	28,984	22,465	54,331
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	26,810,625	30,133,446	1,346,976	13,760,042	20,228,136
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	26,810,944	30,133,765	1,346,976	13,760,042	20,228,136

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	247,269,645		7,551,776		254,821,421
2. Annuity considerations	322,234,742		222,780,791		545,015,533
3. Deposit-type contract funds	10,100,492	XXX	1,104,691,737	XXX	1,114,792,229
4. Other considerations			1,139,848,355		1,139,848,355
5. Totals (Sum of Lines 1 to 4)	579,604,879		2,474,872,659		3,054,477,538
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,514,955				4,514,955
6.2 Applied to pay renewal premiums	12,901,077				12,901,077
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	48,864,226				48,864,226
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	66,280,258				66,280,258
Annuities:					
7.1 Paid in cash or left on deposit	5,689				5,689
7.2 Applied to provide paid-up annuities	41,956				41,956
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	47,645				47,645
8. Grand Totals (Lines 6.5 plus 7.4)	66,327,903				66,327,903
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	80,568,886		1,523,519		82,092,405
10. Matured endowments	170,010				170,010
11. Annuity benefits	34,110,477		134,439,379		168,549,856
12. Surrender values and withdrawals for life contracts	143,339,923		2,232,937,306		2,376,277,229
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	771,820		13,568		785,388
15. Totals	258,961,116		2,368,913,772		2,627,874,888
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	192	12,479,291			3	852,033			195	13,331,324
17. Incurred during current year	1,180	90,873,372			23	1,381,827			1,203	92,255,199
Settled during current year:										
18.1 By payment in full	1,113	81,510,695			23	1,537,087			1,136	83,047,782
18.2 By payment on compromised claims										
18.3 Totals paid	1,113	81,510,695			23	1,537,087			1,136	83,047,782
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,113	81,510,695			23	1,537,087			1,136	83,047,782
19. Unpaid Dec. 31, current year (16+17-18.6)	259	21,841,969			3	696,773			262	22,538,741
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	67,930	26,653,095,621	(a)		79	2,551,712,794			68,009	29,204,808,415
21. Issued during year	5,306	3,927,325,625			5	221,393,652			5,311	4,148,719,277
22. Other changes to in force (Net)	(2,660)	(870,449,772)			3	21,019,315			(2,657)	(849,430,457)
23. In force December 31 of current year	70,576	29,709,971,473	(a)		87	2,794,125,761			70,663	32,504,097,234

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	6,237	6,237			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	21,727,216	22,222,813	987,318	13,619,044	18,412,024
25.2 Guaranteed renewable (b)	10,872,122	9,089,343		2,202,747	(740,501)
25.3 Non-renewable for stated reasons only (b)	522,930	534,858	23,763	24,408	146,823
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,122,268	31,847,014	1,011,081	15,846,199	17,818,346
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,128,505	31,853,251	1,011,081	15,846,199	17,818,346

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 0 4 3 0 2 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	135,349,508		1,034,352		136,383,860
2. Annuity considerations	182,095,673		51,242,016		233,337,689
3. Deposit-type contract funds	4,943,808	XXX	88,933,640	XXX	93,877,448
4. Other considerations			346,151,001		346,151,001
5. Totals (Sum of Lines 1 to 4)	322,388,989		487,361,009		809,749,998
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,844,392				3,844,392
6.2 Applied to pay renewal premiums	9,596,207				9,596,207
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,193,938				34,193,938
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	47,634,537				47,634,537
Annuities:					
7.1 Paid in cash or left on deposit	34				34
7.2 Applied to provide paid-up annuities	65,200				65,200
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	65,234				65,234
8. Grand Totals (Lines 6.5 plus 7.4)	47,699,771				47,699,771
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	65,264,952		200,000		65,464,952
10. Matured endowments	1,901,804				1,901,804
11. Annuity benefits	21,500,720		71,122,638		92,623,358
12. Surrender values and withdrawals for life contracts	150,711,290		327,371,865		478,083,155
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	556,422				556,422
15. Totals	239,935,188		398,694,503		638,629,691
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	133	5,543,170							133	5,543,170
17. Incurred during current year	1,042	80,170,148			2	250,370			1,044	80,420,518
Settled during current year:										
18.1 By payment in full	976	67,723,164			1	200,000			977	67,923,164
18.2 By payment on compromised claims										
18.3 Totals paid	976	67,723,164			1	200,000			977	67,923,164
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	976	67,723,164			1	200,000			977	67,923,164
19. Unpaid Dec. 31, current year (16+17-18.6)	199	17,990,154			1	50,370			200	18,040,525
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	47,200	12,183,860,974	(a)		32	88,996,103			47,232	12,272,857,077
21. Issued during year	2,362	1,217,146,653			7	14,973,850			2,369	1,232,120,503
22. Other changes to in force (Net)	(2,077)	(445,610,702)			(1)	(8,218,646)			(2,078)	(453,829,348)
23. In force December 31 of current year	47,485	12,955,396,925	(a)		38	95,751,307			47,523	13,051,148,232

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,348	2,348			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,628,322	8,825,134	456,243	7,352,013	4,792,964
25.2 Guaranteed renewable (b)	6,195,958	6,590,881		1,515,972	662,079
25.3 Non-renewable for stated reasons only (b)	173,886	177,852	9,195	9,525	74,491
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,998,166	15,593,867	465,438	8,877,510	5,529,534
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,000,514	15,596,215	465,438	8,877,510	5,529,534

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota
NAIC Group Code 0435

DURING THE YEAR 2020
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	70,608,569		425,611		71,034,180
2. Annuity considerations	99,828,915		17,595,132		117,424,047
3. Deposit-type contract funds	14,522,644	XXX	39,667,476	XXX	54,190,120
4. Other considerations			375,289,086		375,289,086
5. Totals (Sum of Lines 1 to 4)	184,960,128		432,977,305		617,937,433
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,600,905				1,600,905
6.2 Applied to pay renewal premiums	3,036,584				3,036,584
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,984,316				13,984,316
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,621,805				18,621,805
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	10,155				10,155
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	10,155				10,155
8. Grand Totals (Lines 6.5 plus 7.4)	18,631,960				18,631,960
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	29,147,890				29,147,890
10. Matured endowments	267,316				267,316
11. Annuity benefits	14,698,895		38,287,350		52,986,245
12. Surrender values and withdrawals for life contracts	42,963,887		474,840,596		517,804,483
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	353,428				353,428
15. Totals	87,431,416		513,127,946		600,559,362
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	55	3,611,384							55	3,611,384
17. Incurred during current year	411	35,238,103			2	467,172			413	35,705,276
Settled during current year:										
18.1 By payment in full	378	29,718,633							378	29,718,633
18.2 By payment on compromised claims										
18.3 Totals paid	378	29,718,633							378	29,718,633
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	378	29,718,633							378	29,718,633
19. Unpaid Dec. 31, current year (16+17-18.6)	88	9,130,854			2	467,172			90	9,598,026
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	22,305	6,088,424,398	(a)		10	72,232,125			22,315	6,160,656,523
21. Issued during year	1,102	736,455,374			1	5,864,660			1,103	742,320,034
22. Other changes to in force (Net)	(834)	(248,786,367)				(20,645,427)			(834)	(269,431,794)
23. In force December 31 of current year	22,573	6,576,093,405	(a)		11	57,451,358			22,584	6,633,544,763

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	6,149,076	6,289,266	230,845	4,846,408	3,376,406
25.2 Guaranteed renewable (b)	2,935,363	2,743,603		474,299	551,180
25.3 Non-renewable for stated reasons only (b)	40,469	41,392	1,520		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,124,908	9,074,261	232,365	5,320,707	3,927,586
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,124,908	9,074,261	232,365	5,320,707	3,927,586

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 0 4 3 0 2 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	45,224,008		973,430		46,197,438
2. Annuity considerations	21,506,514		30,932,847		52,439,361
3. Deposit-type contract funds	480,031	XXX	25,654,035	XXX	26,134,066
4. Other considerations			5,753,215		5,753,215
5. Totals (Sum of Lines 1 to 4)	67,210,553		63,313,527		130,524,080
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	740,971				740,971
6.2 Applied to pay renewal premiums	2,061,220				2,061,220
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,353,449				7,353,449
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,155,640				10,155,640
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,552				5,552
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,552				5,552
8. Grand Totals (Lines 6.5 plus 7.4)	10,161,192				10,161,192
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	33,177,128		1,115,880		34,293,008
10. Matured endowments	288,477				288,477
11. Annuity benefits	3,324,349		5,830,716		9,155,065
12. Surrender values and withdrawals for life contracts	15,837,687		6,475,094		22,312,781
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	259,728		1,182		260,910
15. Totals	52,887,369		13,422,872		66,310,241
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	18	3,449,492			1	750,000			19	4,199,492
17. Incurred during current year Settled during current year:	360	38,998,188			3	367,062			363	39,365,250
18.1 By payment in full	351	33,725,291			4	1,117,062			355	34,842,353
18.2 By payment on compromised claims										
18.3 Totals paid	351	33,725,291			4	1,117,062			355	34,842,353
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	351	33,725,291			4	1,117,062			355	34,842,353
19. Unpaid Dec. 31, current year (16+17-18.6)	27	8,722,389							27	8,722,389
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,785	5,220,509,921	(a)		9	176,518,714			12,794	5,397,028,635
21. Issued during year	841	562,844,049			1	26,717,000			842	589,561,049
22. Other changes to in force (Net)	(483)	(249,806,563)			2	(6,399,541)			(481)	(256,206,104)
23. In force December 31 of current year	13,143	5,533,547,407	(a)		12	196,836,173			13,155	5,730,383,580

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,805,002	7,983,034	417,270	5,132,708	1,711,720
25.2 Guaranteed renewable (b)	2,273,361	3,206,412		1,517,561	3,216,043
25.3 Non-renewable for stated reasons only (b)	369,336	377,761	19,745	6,111	82,375
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,447,699	11,567,207	437,015	6,656,380	5,010,138
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,447,699	11,567,207	437,015	6,656,380	5,010,138

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	74,096,893		821,175		74,918,068
2. Annuity considerations	60,360,012		37,073,110		97,433,122
3. Deposit-type contract funds	2,381,978	XXX	33,606,911	XXX	35,988,889
4. Other considerations			143,366,733		143,366,733
5. Totals (Sum of Lines 1 to 4)	136,838,883		214,867,929		351,706,812
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,182,796				2,182,796
6.2 Applied to pay renewal premiums	3,815,960				3,815,960
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,530,545				16,530,545
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,529,301				22,529,301
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	15,787				15,787
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	15,787				15,787
8. Grand Totals (Lines 6.5 plus 7.4)	22,545,088				22,545,088
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	37,026,154		1,559,230		38,585,384
10. Matured endowments	237,518				237,518
11. Annuity benefits	13,953,018		23,964,569		37,917,587
12. Surrender values and withdrawals for life contracts	64,524,002		165,634,528		230,158,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	210,364		2,774		213,138
15. Totals	115,951,056		191,161,101		307,112,157
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	65	4,320,281			1	1,503,122			66	5,823,403
17. Incurred during current year	511	38,155,935			2	58,882			513	38,214,817
18.1 By payment in full	477	36,879,004			3	1,562,004			480	38,441,008
18.2 By payment on compromised claims	1	365,000							1	365,000
18.3 Totals paid	478	37,244,004			3	1,562,004			481	38,806,008
18.4 Reduction by compromise	(1)	(135,000)							(1)	(135,000)
18.5 Amount rejected	1	365,000							1	365,000
18.6 Total settlements	478	37,474,004			3	1,562,004			481	39,036,008
19. Unpaid Dec. 31, current year (16+17-18.6)	98	5,002,212							98	5,002,212
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,610	8,043,916,435	(a)		18	132,886,062			27,628	8,176,802,497
21. Issued during year	1,347	736,703,502				3,840,000			1,347	740,543,502
22. Other changes to in force (Net)	(1,169)	(284,676,292)			1	(5,503,257)			(1,168)	(290,179,549)
23. In force December 31 of current year	27,788	8,495,943,645	(a)		19	131,222,805			27,807	8,627,166,450

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,024,248	8,207,281	408,083	8,485,354	6,370,030
25.2 Guaranteed renewable (b)	2,263,714	2,717,623		862,085	541,031
25.3 Non-renewable for stated reasons only (b)	313,272	320,418	15,932	16,788	172,575
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,601,234	11,245,322	424,015	9,364,227	7,083,636
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,601,234	11,245,322	424,015	9,364,227	7,083,636

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	20,442,702		646,649		21,089,351
2. Annuity considerations	11,719,409		7,489,909		19,209,318
3. Deposit-type contract funds	94,255	XXX	14,708,332	XXX	14,802,587
4. Other considerations			1,894,624		1,894,624
5. Totals (Sum of Lines 1 to 4)	32,256,366		24,739,514		56,995,880
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	464,842				464,842
6.2 Applied to pay renewal premiums	911,918				911,918
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,497,817				3,497,817
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,874,577				4,874,577
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	2,196				2,196
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,196				2,196
8. Grand Totals (Lines 6.5 plus 7.4)	4,876,773				4,876,773
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,638,212		348,000		9,986,212
10. Matured endowments	2				2
11. Annuity benefits	1,293,526		2,037,023		3,330,549
12. Surrender values and withdrawals for life contracts	6,093,886		4,442,897		10,536,783
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	51,844				51,844
15. Totals	17,077,470		6,827,920		23,905,390
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	37,553							2	37,553
17. Incurred during current year	75	11,135,119			1	348,000			76	11,483,119
Settled during current year:										
18.1 By payment in full	62	9,690,058			1	348,000			63	10,038,058
18.2 By payment on compromised claims										
18.3 Totals paid	62	9,690,058			1	348,000			63	10,038,058
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	62	9,690,058			1	348,000			63	10,038,058
19. Unpaid Dec. 31, current year (16+17-18.6)	15	1,482,614							15	1,482,614
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,572	1,084,686,804	(a)		3	242,201,622			3,575	1,326,888,426
21. Issued during year	208	109,617,238				23,128,156			208	132,745,394
22. Other changes to in force (Net)	(111)	(25,375,690)			2	(4,772,454)			(109)	(30,148,144)
23. In force December 31 of current year	3,669	1,168,928,352	(a)		5	260,557,324			3,674	1,429,485,676

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,025,649	1,049,044	28,828	1,176,873	467,517
25.2 Guaranteed renewable (b)	463,654	423,639		27,105	23,647
25.3 Non-renewable for stated reasons only (b)	20,251	20,713	569		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,509,554	1,493,396	29,397	1,203,978	491,164
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,509,554	1,493,396	29,397	1,203,978	491,164

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	34,044,734		528,040		34,572,774
2. Annuity considerations	13,423,877		6,168,176		19,592,053
3. Deposit-type contract funds	10,172,363	XXX	18,434,880	XXX	28,607,243
4. Other considerations			228,993,810		228,993,810
5. Totals (Sum of Lines 1 to 4)	57,640,974		254,124,906		311,765,880
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,110,577				1,110,577
6.2 Applied to pay renewal premiums	3,413,503				3,413,503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,029,763				11,029,763
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,553,843				15,553,843
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	8,079				8,079
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	8,079				8,079
8. Grand Totals (Lines 6.5 plus 7.4)	15,561,922				15,561,922
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,175,870				19,175,870
10. Matured endowments	52,974				52,974
11. Annuity benefits	2,227,857		12,776,749		15,004,606
12. Surrender values and withdrawals for life contracts	21,166,678		199,163,579		220,330,257
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	149,805				149,805
15. Totals	42,773,184		211,940,328		254,713,512
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	39	2,985,077							39	2,985,077
17. Incurred during current year	389	19,059,710							389	19,059,710
Settled during current year:										
18.1 By payment in full	364	19,378,417							364	19,378,417
18.2 By payment on compromised claims										
18.3 Totals paid	364	19,378,417							364	19,378,417
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	364	19,378,417							364	19,378,417
19. Unpaid Dec. 31, current year (16+17-18.6)	64	2,666,370							64	2,666,370
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	17,032	3,160,883,486	(a)		12	27,764,442			17,044	3,188,647,928
21. Issued during year	400	175,661,635				3,982,000			400	179,643,635
22. Other changes to in force (Net)	(694)	(97,531,431)				(3,208,261)			(694)	(100,739,692)
23. In force December 31 of current year	16,738	3,239,013,690	(a)		12	28,538,181			16,750	3,267,551,871

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	334	334			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,423,285	2,478,561	104,417	2,086,980	(176,017)
25.2 Guaranteed renewable (b)	2,878,381	3,462,875		1,008,862	1,239,906
25.3 Non-renewable for stated reasons only (b)	159,624	163,265	6,878	47,301	406,782
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,461,290	6,104,701	111,295	3,143,143	1,470,671
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,461,624	6,105,035	111,295	3,143,143	1,470,671

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	40,566,650		270,238		40,836,888
2. Annuity considerations	37,043,433		19,715,858		56,759,291
3. Deposit-type contract funds	694,209	XXX	15,775,442	XXX	16,469,651
4. Other considerations			84,205,442		84,205,442
5. Totals (Sum of Lines 1 to 4)	78,304,292		119,966,980		198,271,272
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	598,223				598,223
6.2 Applied to pay renewal premiums	1,223,995				1,223,995
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,260,609				7,260,609
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,082,827				9,082,827
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	8,963				8,963
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	8,963				8,963
8. Grand Totals (Lines 6.5 plus 7.4)	9,091,790				9,091,790
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,272,108				18,272,108
10. Matured endowments	25,733				25,733
11. Annuity benefits	4,574,290		7,152,101		11,726,391
12. Surrender values and withdrawals for life contracts	16,811,661		58,437,210		75,248,871
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	150,100		1,728		151,828
15. Totals	39,833,892		65,591,039		105,424,931
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	21	1,272,197							21	1,272,197
17. Incurred during current year	149	18,809,287			1	1,728			150	18,811,015
Settled during current year:										
18.1 By payment in full	148	18,447,940			1	1,728			149	18,449,668
18.2 By payment on compromised claims										
18.3 Totals paid	148	18,447,940			1	1,728			149	18,449,668
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	148	18,447,940			1	1,728			149	18,449,668
19. Unpaid Dec. 31, current year (16+17-18.6)	22	1,633,544							22	1,633,544
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,434	3,581,449,765	(a)		13	14,089,223			9,447	3,595,538,988
21. Issued during year	697	470,070,577			1	2,450,000			698	472,520,577
22. Other changes to in force (Net)	(493)	(161,225,190)			1	(900,734)			(492)	(162,125,924)
23. In force December 31 of current year	9,638	3,890,295,152	(a)		15	15,638,489			9,653	3,905,933,641

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	331	331			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,542,907	2,600,911	116,111	1,701,632	3,783,838
25.2 Guaranteed renewable (b)	842,337	726,963		323,446	155,004
25.3 Non-renewable for stated reasons only (b)	55,515	56,781	2,535		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,440,759	3,384,655	118,646	2,025,078	3,938,842
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,441,090	3,384,986	118,646	2,025,078	3,938,842

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	39,757,875		167,527		39,925,402
2. Annuity considerations	63,759,956		13,813,837		77,573,793
3. Deposit-type contract funds	767,841	XXX	17,082,516	XXX	17,850,357
4. Other considerations			71,217,624		71,217,624
5. Totals (Sum of Lines 1 to 4)	104,285,672		102,281,504		206,567,176
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	811,489				811,489
6.2 Applied to pay renewal premiums	1,944,099				1,944,099
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,047,525				8,047,525
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,803,113				10,803,113
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,445				7,445
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,445				7,445
8. Grand Totals (Lines 6.5 plus 7.4)	10,810,558				10,810,558
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,500,123		10,000		12,510,123
10. Matured endowments	78,815				78,815
11. Annuity benefits	8,530,452		14,823,356		23,353,808
12. Surrender values and withdrawals for life contracts	32,883,444		60,042,089		92,925,533
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	98,010		1,296		99,306
15. Totals	54,090,844		74,876,741		128,967,585
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	33	1,809,633							33	1,809,633
17. Incurred during current year	225	13,523,752			2	11,296			227	13,535,048
Settled during current year:										
18.1 By payment in full	217	12,676,794			2	11,296			219	12,688,090
18.2 By payment on compromised claims										
18.3 Totals paid	217	12,676,794			2	11,296			219	12,688,090
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	217	12,676,794			2	11,296			219	12,688,090
19. Unpaid Dec. 31, current year (16+17-18.6)	41	2,656,590							41	2,656,590
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,875	3,749,056,089	(a)		7	5,545,611			13,882	3,754,601,700
21. Issued during year	903	459,392,868				2,381,000			903	461,773,868
22. Other changes to in force (Net)	(494)	(97,284,274)				(3,889,049)			(494)	(101,173,323)
23. In force December 31 of current year	14,284	4,111,164,683	(a)		7	4,037,562			14,291	4,115,202,245

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,600,495	2,659,812	150,099	1,005,543	111,945
25.2 Guaranteed renewable (b)	1,848,173	1,455,746		401,211	24,578
25.3 Non-renewable for stated reasons only (b)	80,972	82,819	4,674	2,123	32,548
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,529,640	4,198,377	154,773	1,408,877	169,071
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,529,640	4,198,377	154,773	1,408,877	169,071

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	464,006,847		4,611,736		468,618,583
2. Annuity considerations	247,405,163		74,307,179		321,712,342
3. Deposit-type contract funds	4,709,022	XXX	140,655,163	XXX	145,364,185
4. Other considerations			808,404,907		808,404,907
5. Totals (Sum of Lines 1 to 4)	716,121,032		1,027,978,985		1,744,100,017
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,113,199				4,113,199
6.2 Applied to pay renewal premiums	13,405,080				13,405,080
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	70,973,371				70,973,371
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	88,491,650				88,491,650
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	13,482				13,482
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	13,482				13,482
8. Grand Totals (Lines 6.5 plus 7.4)	88,505,132				88,505,132
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	104,054,811		2,242,532		106,297,343
10. Matured endowments	296,246				296,246
11. Annuity benefits	24,052,542		41,770,191		65,822,733
12. Surrender values and withdrawals for life contracts	180,594,066		911,706,639		1,092,300,705
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,718,208		345		1,718,553
15. Totals	310,715,873		955,719,707		1,266,435,580
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	89	28,977,799			3	851,557			92	29,829,356
17. Incurred during current year	1,007	115,530,127			18	1,391,321			1,025	116,921,448
Settled during current year:										
18.1 By payment in full	917	106,069,265			21	2,242,878			938	108,312,143
18.2 By payment on compromised claims										
18.3 Totals paid	917	106,069,265			21	2,242,878			938	108,312,143
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	917	106,069,265			21	2,242,878			938	108,312,143
19. Unpaid Dec. 31, current year (16+17-18.6)	179	38,438,661							179	38,438,661
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	76,444	45,132,061,793	(a)		105	835,908,177			76,549	45,967,969,970
21. Issued during year	7,630	6,126,478,111			12	33,542,992			7,642	6,160,021,103
22. Other changes to in force (Net)	(3,146)	(1,551,733,957)			(7)	(96,658,748)			(3,153)	(1,648,392,705)
23. In force December 31 of current year	80,928	49,706,805,946	(a)		110	772,792,421			81,038	50,479,598,367

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	3,868	3,868			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	27,320,997	27,944,188	1,065,677	13,485,830	13,135,399
25.2 Guaranteed renewable (b)	10,977,839	10,148,807		2,238,954	2,983,916
25.3 Non-renewable for stated reasons only (b)	500,791	512,214	19,534	6,231	(65,511)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	38,799,627	38,605,209	1,085,211	15,731,015	16,053,804
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	38,803,495	38,609,077	1,085,211	15,731,015	16,053,804

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 0 4 3 0 3 2 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	23,354,079		458,518		23,812,597
2. Annuity considerations	32,290,260		15,989,837		48,280,097
3. Deposit-type contract funds	936,737	XXX	4,442,330	XXX	5,379,067
4. Other considerations			9,857,366		9,857,366
5. Totals (Sum of Lines 1 to 4)	56,581,076		30,748,051		87,329,127
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	571,745				571,745
6.2 Applied to pay renewal premiums	1,241,482				1,241,482
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,322,020				6,322,020
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,135,247				8,135,247
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,251				7,251
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,251				7,251
8. Grand Totals (Lines 6.5 plus 7.4)	8,142,498				8,142,498
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,563,240		181,982		9,745,222
10. Matured endowments	15,002				15,002
11. Annuity benefits	4,320,496		3,688,595		8,009,091
12. Surrender values and withdrawals for life contracts	10,734,162		2,827,919		13,562,081
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	154,477		620		155,097
15. Totals	24,787,377		6,699,116		31,486,493
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	21	5,014,666							21	5,014,666
17. Incurred during current year	150	5,878,186			4	182,602			154	6,060,788
Settled during current year:										
18.1 By payment in full	142	9,732,720			4	182,602			146	9,915,321
18.2 By payment on compromised claims										
18.3 Totals paid	142	9,732,720			4	182,602			146	9,915,321
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	142	9,732,720			4	182,602			146	9,915,321
19. Unpaid Dec. 31, current year (16+17-18.6)	29	1,160,132							29	1,160,132
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,232	2,212,860,373	(a)		18	16,884,046			8,250	2,229,744,419
21. Issued during year	488	261,273,619			1	4,635,000			489	265,908,619
22. Other changes to in force (Net)	(328)	(49,206,606)			1	(2,791,198)			(327)	(51,997,804)
23. In force December 31 of current year	8,392	2,424,927,386	(a)		20	18,727,848			8,412	2,443,655,234

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,488,360	1,522,310	56,249	973,058	1,264,789
25.2 Guaranteed renewable (b)	988,288	873,619		184,637	154,499
25.3 Non-renewable for stated reasons only (b)	43,802	44,801	1,655		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,520,450	2,440,730	57,904	1,157,695	1,419,288
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,520,450	2,440,730	57,904	1,157,695	1,419,288

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York
NAIC Group Code 0435

DURING THE YEAR 2020
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,296,331,634		26,774,217		1,323,105,851
2. Annuity considerations	516,961,203		409,975,031		926,936,234
3. Deposit-type contract funds	50,852,450	XXX	229,961,954	XXX	280,814,404
4. Other considerations			1,279,744,976		1,279,744,976
5. Totals (Sum of Lines 1 to 4)	1,864,145,287		1,946,456,178		3,810,601,465
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,910,594				10,910,594
6.2 Applied to pay renewal premiums	41,293,156				41,293,156
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	210,598,757				210,598,757
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	262,802,507				262,802,507
Annuities:					
7.1 Paid in cash or left on deposit	111				111
7.2 Applied to provide paid-up annuities	191,251				191,251
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	191,362				191,362
8. Grand Totals (Lines 6.5 plus 7.4)	262,993,869				262,993,869
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	395,432,351		8,292,797		403,725,148
10. Matured endowments	896,839				896,839
11. Annuity benefits	71,597,936		93,925,124		165,523,060
12. Surrender values and withdrawals for life contracts	495,656,226		1,385,858,388		1,881,514,614
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,663,754		14,137		4,677,891
15. Totals	968,247,106		1,488,090,446		2,456,337,552
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	397	79,357,804			4	978,838			401	80,336,642
17. Incurred during current year	3,176	409,187,017			50	9,708,058			3,226	418,895,075
Settled during current year:										
18.1 By payment in full	3,111	400,343,314			52	8,306,934			3,163	408,650,248
18.2 By payment on compromised claims										
18.3 Totals paid	3,111	400,343,314			52	8,306,934			3,163	408,650,248
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3,111	400,343,314			52	8,306,934			3,163	408,650,248
19. Unpaid Dec. 31, current year (16+17-18.6)	462	88,201,507			2	2,379,962			464	90,581,469
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	227,593	129,485,543,023	(a)		504	4,510,379,001			228,097	133,995,922,024
21. Issued during year	18,153	16,161,273,460			47	445,496,379			18,200	16,606,769,839
22. Other changes to in force (Net)	(9,741)	(5,037,988,528)			(13)	(519,737,716)			(9,754)	(5,557,726,244)
23. In force December 31 of current year	236,005	140,608,827,955	(a)		538	4,436,137,664			236,543	145,044,965,619

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	7,807	7,807			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	62,102,680	63,518,282	4,564,443	59,534,217	66,338,370
25.2 Guaranteed renewable (b)	23,735,539	25,866,312		5,531,085	10,487,532
25.3 Non-renewable for stated reasons only (b)	892,130	912,479	65,614	53,574	26,148
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	86,730,349	90,297,073	4,630,057	65,118,876	76,852,050
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	86,738,156	90,304,880	4,630,057	65,118,876	76,852,050

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	162,804,240		1,667,606		164,471,846
2. Annuity considerations	168,990,365		76,582,843		245,573,208
3. Deposit-type contract funds	2,224,779	XXX	144,810,431	XXX	147,035,210
4. Other considerations			132,327,001		132,327,001
5. Totals (Sum of Lines 1 to 4)	334,019,384		355,387,881		689,407,265
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,341,966				4,341,966
6.2 Applied to pay renewal premiums	14,370,028				14,370,028
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	49,316,727				49,316,727
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	68,028,721				68,028,721
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	13,460				13,460
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	13,460				13,460
8. Grand Totals (Lines 6.5 plus 7.4)	68,042,181				68,042,181
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	83,796,190		617,265		84,413,455
10. Matured endowments	396,857				396,857
11. Annuity benefits	93,422,047		46,601,363		140,023,410
12. Surrender values and withdrawals for life contracts	93,479,686		125,287,802		218,767,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	853,787				853,787
15. Totals	271,948,567		172,506,430		444,454,997
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	126	15,215,641			1	227,903			127	15,443,544
17. Incurred during current year	1,215	96,100,506			6	389,362			1,221	96,489,869
Settled during current year:										
18.1 By payment in full	1,143	85,048,834			7	617,265			1,150	85,666,099
18.2 By payment on compromised claims	1	2,000							1	2,000
18.3 Totals paid	1,144	85,050,834			7	617,265			1,151	85,668,099
18.4 Reduction by compromise	(1)	(6,000)							(1)	(6,000)
18.5 Amount rejected	1	2,000							1	2,000
18.6 Total settlements	1,144	85,046,834			7	617,265			1,151	85,664,099
19. Unpaid Dec. 31, current year (16+17-18.6)	197	26,269,313							197	26,269,313
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	59,940	18,063,660,017	(a)		33	206,231,230			59,973	18,269,891,247
21. Issued during year	3,301	2,069,585,227			5	54,651,215			3,306	2,124,236,442
22. Other changes to in force (Net)	(2,233)	(498,254,639)			2	(143,594,225)			(2,231)	(641,848,864)
23. In force December 31 of current year	61,008	19,634,990,605	(a)		40	117,288,220			61,048	19,752,278,825

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	3,249	3,249			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	20,559,560	21,028,401	861,630	19,813,520	16,749,780
25.2 Guaranteed renewable (b)	8,908,434	8,926,324		1,778,594	1,829,229
25.3 Non-renewable for stated reasons only (b)	655,458	670,408	27,477	22,193	127,058
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,123,452	30,625,133	889,107	21,614,307	18,706,067
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,126,701	30,628,382	889,107	21,614,307	18,706,067

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,290,313		32,224		15,322,537
2. Annuity considerations	5,539,071		1,765,831		7,304,902
3. Deposit-type contract funds	115,050	XXX	7,989,432	XXX	8,104,482
4. Other considerations			15,137,195		15,137,195
5. Totals (Sum of Lines 1 to 4)	20,944,434		24,924,682		45,869,116
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,789				6,789
6.2 Applied to pay renewal premiums	125,907				125,907
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,336,184				1,336,184
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,468,880				1,468,880
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	209				209
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	209				209
8. Grand Totals (Lines 6.5 plus 7.4)	1,469,089				1,469,089
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	145,518				145,518
10. Matured endowments	152,752				152,752
11. Annuity benefits	598,585		1,094,376		1,692,961
12. Surrender values and withdrawals for life contracts	3,535,295		31,590,918		35,126,213
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,869				9,869
15. Totals	4,442,019		32,685,294		37,127,313
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	39,078							1	39,078
17. Incurred during current year	28	351,331							28	351,331
Settled during current year:										
18.1 By payment in full	24	308,139							24	308,139
18.2 By payment on compromised claims										
18.3 Totals paid	24	308,139							24	308,139
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	24	308,139							24	308,139
19. Unpaid Dec. 31, current year (16+17-18.6)	5	82,270							5	82,270
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,868	1,233,256,878	(a)						2,868	1,233,256,878
21. Issued during year	277	288,565,816			1	648,608			278	289,214,424
22. Other changes to in force (Net)	(171)	(103,654,172)				(108,608)			(171)	(103,762,780)
23. In force December 31 of current year	2,974	1,418,168,523	(a)		1	540,000			2,975	1,418,708,523

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	538,919	551,212	20,820	309,142	2,218,362
25.2 Guaranteed renewable (b)	187,372	164,340			933
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	726,291	715,552	20,820	309,142	2,219,295
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	726,291	715,552	20,820	309,142	2,219,295

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 0 4 3 0 3 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	150,896,647		2,546,448		153,443,095
2. Annuity considerations	188,395,613		97,546,148		285,941,761
3. Deposit-type contract funds	25,548,937	XXX	124,945,140	XXX	150,494,077
4. Other considerations			530,344,283		530,344,283
5. Totals (Sum of Lines 1 to 4)	364,841,197		755,382,019		1,120,223,216
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,333,276				3,333,276
6.2 Applied to pay renewal premiums	7,674,180				7,674,180
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,053,484				32,053,484
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	43,060,940				43,060,940
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	29,271				29,271
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	29,271				29,271
8. Grand Totals (Lines 6.5 plus 7.4)	43,090,211				43,090,211
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	84,434,208		1,126,639		85,560,847
10. Matured endowments	346,492				346,492
11. Annuity benefits	19,154,673		108,411,909		127,566,582
12. Surrender values and withdrawals for life contracts	186,229,348		438,662,034		624,891,382
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	356,111		3,176		359,287
15. Totals	290,520,832		548,203,758		838,724,590
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	136	8,962,951			8	2,210,385			144	11,173,336
17. Incurred during current year	1,005	91,457,865			10	779,005			1,015	92,236,870
18.1 Settled during current year: By payment in full	940	85,136,455			11	1,129,815			951	86,266,269
18.2 By payment on compromised claims										
18.3 Totals paid	940	85,136,455			11	1,129,815			951	86,266,269
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	940	85,136,455			11	1,129,815			951	86,266,269
19. Unpaid Dec. 31, current year (16+17-18.6)	201	15,284,362			7	1,859,575			208	17,143,936
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	54,584	14,625,900,076	(a)		103	412,099,524			54,687	15,037,999,600
21. Issued during year	2,481	1,339,982,765			3	97,988,210			2,484	1,437,970,975
22. Other changes to in force (Net)	(2,014)	(356,373,269)			5	(59,160,500)			(2,009)	(415,533,769)
23. In force December 31 of current year	55,051	15,609,509,571	(a)		111	450,927,234			55,162	16,060,436,805

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	5,682	5,682			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	12,093,068	12,368,884	694,482	9,667,785	9,431,059
25.2 Guaranteed renewable (b)	5,173,993	5,278,366		809,740	1,750,602
25.3 Non-renewable for stated reasons only (b)	187,030	191,297	10,742	12,739	100,188
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,454,091	17,838,547	705,224	10,490,264	11,281,849
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,459,773	17,844,229	705,224	10,490,264	11,281,849

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	90,163,825		1,560,412		91,724,237
2. Annuity considerations	27,306,328		33,882,466		61,188,794
3. Deposit-type contract funds	516,359	XXX	39,348,327	XXX	39,864,686
4. Other considerations			201,556,731		201,556,731
5. Totals (Sum of Lines 1 to 4)	117,986,512		276,347,936		394,334,448
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,678,664				1,678,664
6.2 Applied to pay renewal premiums	5,678,940				5,678,940
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,097,862				22,097,862
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,455,466				29,455,466
Annuities:					
7.1 Paid in cash or left on deposit	20				20
7.2 Applied to provide paid-up annuities	14,206				14,206
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,226				14,226
8. Grand Totals (Lines 6.5 plus 7.4)	29,469,692				29,469,692
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	36,569,603		1,612,487		38,182,090
10. Matured endowments	526,771				526,771
11. Annuity benefits	6,909,662		25,927,486		32,837,148
12. Surrender values and withdrawals for life contracts	34,945,241		255,575,078		290,520,319
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	324,120				324,120
15. Totals	79,275,397		283,115,051		362,390,448
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	47	2,200,841			1	225,000			48	2,425,841
17. Incurred during current year	408	49,160,514			2	1,891,189			410	51,051,703
Settled during current year:										
18.1 By payment in full	366	37,420,056			2	1,612,487			368	39,032,543
18.2 By payment on compromised claims										
18.3 Totals paid	366	37,420,056			2	1,612,487			368	39,032,543
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	366	37,420,056			2	1,612,487			368	39,032,543
19. Unpaid Dec. 31, current year (16+17-18.6)	89	13,941,299			1	503,702			90	14,445,001
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	20,012	8,353,260,454	(a)		36	262,391,043			20,048	8,615,651,497
21. Issued during year	873	746,180,157			2	47,954,916			875	793,535,073
22. Other changes to in force (Net)	(880)	(38,371,746)				(25,949,695)			(880)	(64,321,441)
23. In force December 31 of current year	20,005	9,061,068,865	(a)		38	283,796,264			20,043	9,344,865,129

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	21,466	21,466			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,192,680	5,311,124	312,349	4,073,384	4,200,512
25.2 Guaranteed renewable (b)	2,654,101	2,890,799		531,446	1,979,847
25.3 Non-renewable for stated reasons only (b)	139,481	142,662	8,390		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,986,262	8,344,585	320,739	4,604,830	6,180,359
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,007,728	8,366,051	320,739	4,604,830	6,180,359

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	36,268,446		172,471		36,440,917
2. Annuity considerations	62,203,578		11,859,625		74,063,203
3. Deposit-type contract funds	4,405,254	XXX	39,153,450	XXX	43,558,704
4. Other considerations			46,345,432		46,345,432
5. Totals (Sum of Lines 1 to 4)	102,877,278		97,530,978		200,408,256
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	923,178				923,178
6.2 Applied to pay renewal premiums	1,842,722				1,842,722
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,167,198				7,167,198
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,933,098				9,933,098
Annuities:					
7.1 Paid in cash or left on deposit	23				23
7.2 Applied to provide paid-up annuities	1,363				1,363
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,386				1,386
8. Grand Totals (Lines 6.5 plus 7.4)	9,934,484				9,934,484
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,521,383		501,962		19,023,345
10. Matured endowments	80,958				80,958
11. Annuity benefits	5,355,077		13,331,786		18,686,863
12. Surrender values and withdrawals for life contracts	18,676,831		37,187,275		55,864,106
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	153,977				153,977
15. Totals	42,788,226		51,021,023		93,809,249
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	38	3,159,431							38	3,159,431
17. Incurred during current year	234	17,657,042			1	501,962			235	18,159,005
Settled during current year:										
18.1 By payment in full	215	18,756,319			1	501,962			216	19,258,281
18.2 By payment on compromised claims										
18.3 Totals paid	215	18,756,319			1	501,962			216	19,258,281
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	215	18,756,319			1	501,962			216	19,258,281
19. Unpaid Dec. 31, current year (16+17-18.6)	57	2,060,155							57	2,060,155
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	11,806	3,789,487,006	(a)		2	2,857,000			11,808	3,792,344,006
21. Issued during year	903	619,716,418			7	5,443,000			910	625,159,418
22. Other changes to in force (Net)	(490)	(185,130,596)				(308,000)			(490)	(185,438,596)
23. In force December 31 of current year	12,219	4,224,072,829	(a)		9	7,992,000			12,228	4,232,064,829

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,713,057	3,797,752	181,129	1,717,759	2,627,574
25.2 Guaranteed renewable (b)	1,518,090	1,384,648		301,139	725,526
25.3 Non-renewable for stated reasons only (b)	62,113	63,530	3,030		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,293,260	5,245,930	184,159	2,018,898	3,353,100
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,293,260	5,245,930	184,159	2,018,898	3,353,100

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	352,450,642		2,530,108		354,980,750
2. Annuity considerations	216,624,325		224,050,178		440,674,503
3. Deposit-type contract funds	5,194,642	XXX	22,675,844	XXX	27,870,486
4. Other considerations			528,200,189		528,200,189
5. Totals (Sum of Lines 1 to 4)	574,269,609		777,456,319		1,351,725,928
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,046,688				5,046,688
6.2 Applied to pay renewal premiums	17,358,705				17,358,705
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	62,526,922				62,526,922
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	84,932,315				84,932,315
Annuities:					
7.1 Paid in cash or left on deposit	216				216
7.2 Applied to provide paid-up annuities	44,294				44,294
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	44,510				44,510
8. Grand Totals (Lines 6.5 plus 7.4)	84,976,825				84,976,825
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	108,836,309		2,242,816		111,079,125
10. Matured endowments	768,038				768,038
11. Annuity benefits	39,641,523		147,578,002		187,219,525
12. Surrender values and withdrawals for life contracts	254,838,800		336,289,215		591,128,015
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	831,820		2,298		834,118
15. Totals	404,916,490		486,112,331		891,028,821
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	152	18,551,387			1	150,000			153	18,701,387
17. Incurred during current year	1,279	116,171,063			6	2,331,030			1,285	118,502,093
Settled during current year:										
18.1 By payment in full	1,230	110,436,086			6	2,245,114			1,236	112,681,200
18.2 By payment on compromised claims										
18.3 Totals paid	1,230	110,436,086			6	2,245,114			1,236	112,681,200
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,230	110,436,086			6	2,245,114			1,236	112,681,200
19. Unpaid Dec. 31, current year (16+17-18.6)	201	24,286,364			1	235,916			202	24,522,280
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	93,031	31,161,843,947	(a)		54	316,716,838			93,085	31,478,560,785
21. Issued during year	6,022	3,666,797,147			16	35,733,036			6,038	3,702,530,183
22. Other changes to in force (Net)	(3,449)	(1,042,814,307)				(23,083,110)			(3,449)	(1,065,897,417)
23. In force December 31 of current year	95,604	33,785,826,787	(a)		70	329,366,764			95,674	34,115,193,551

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	27,241	27,241			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	26,895,139	27,508,131	1,368,008	17,051,351	17,336,517
25.2 Guaranteed renewable (b)	13,476,075	13,374,074		5,069,036	5,502,882
25.3 Non-renewable for stated reasons only (b)	1,006,435	1,029,392	51,232	36,813	(153,041)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	41,377,649	41,911,597	1,419,240	22,157,200	22,686,358
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	41,404,890	41,938,838	1,419,240	22,157,200	22,686,358

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	24,805,834		246,679		25,052,513
2. Annuity considerations	35,240,368		6,288,756		41,529,124
3. Deposit-type contract funds	516,749	XXX	14,932,446	XXX	15,449,195
4. Other considerations			42,600,215		42,600,215
5. Totals (Sum of Lines 1 to 4)	60,562,951		64,068,096		124,631,047
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	546,960				546,960
6.2 Applied to pay renewal premiums	1,625,598				1,625,598
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,599,721				5,599,721
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,772,279				7,772,279
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,751				1,751
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,751				1,751
8. Grand Totals (Lines 6.5 plus 7.4)	7,774,030				7,774,030
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,306,231				11,306,231
10. Matured endowments	8,006				8,006
11. Annuity benefits	2,722,744		18,414,411		21,137,155
12. Surrender values and withdrawals for life contracts	18,940,727		103,732,848		122,673,575
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	179,209				179,209
15. Totals	33,156,917		122,147,259		155,304,176
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	16	796,974							16	796,974
17. Incurred during current year	194	16,814,010							194	16,814,010
Settled during current year:										
18.1 By payment in full	174	11,493,446							174	11,493,446
18.2 By payment on compromised claims										
18.3 Totals paid	174	11,493,446							174	11,493,446
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	174	11,493,446							174	11,493,446
19. Unpaid Dec. 31, current year (16+17-18.6)	36	6,117,538							36	6,117,538
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,301	2,719,544,462	(a)		16	10,800,854			9,317	2,730,345,316
21. Issued during year	661	306,441,913				4,154,480			661	310,596,393
22. Other changes to in force (Net)	(383)	(156,565,208)			(2)	(4,996,032)			(385)	(161,561,240)
23. In force December 31 of current year	9,579	2,869,421,167	(a)		14	9,959,302			9,593	2,879,380,469

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	70	70			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,086,325	2,133,914	96,760	1,599,603	1,286,711
25.2 Guaranteed renewable (b)	1,137,797	764,612		126,981	520,995
25.3 Non-renewable for stated reasons only (b)	55,572	56,840	2,577	6,286	117,282
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,279,694	2,955,366	99,337	1,732,870	1,924,988
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,279,764	2,955,436	99,337	1,732,870	1,924,988

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	88,756,051		1,204,015		89,960,066
2. Annuity considerations	66,704,477		49,493,463		116,197,940
3. Deposit-type contract funds	6,007,066	XXX	89,764,191	XXX	95,771,257
4. Other considerations			39,862,300		39,862,300
5. Totals (Sum of Lines 1 to 4)	161,467,594		180,323,969		341,791,563
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,641,758				2,641,758
6.2 Applied to pay renewal premiums	7,185,916				7,185,916
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,342,417				23,342,417
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	33,170,091				33,170,091
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	10,241				10,241
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	10,241				10,241
8. Grand Totals (Lines 6.5 plus 7.4)	33,180,332				33,180,332
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	61,172,816		904,333		62,077,149
10. Matured endowments	68,158				68,158
11. Annuity benefits	8,641,341		27,015,751		35,657,092
12. Surrender values and withdrawals for life contracts	50,202,055		48,076,945		98,279,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	975,127		1,716		976,843
15. Totals	121,059,497		75,998,745		197,058,242
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	46	2,974,353							46	2,974,353
17. Incurred during current year	671	67,051,990			6	906,049			677	67,958,039
Settled during current year:										
18.1 By payment in full	634	62,216,101			6	906,049			640	63,122,149
18.2 By payment on compromised claims										
18.3 Totals paid	634	62,216,101			6	906,049			640	63,122,149
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	634	62,216,101			6	906,049			640	63,122,149
19. Unpaid Dec. 31, current year (16+17-18.6)	83	7,810,243							83	7,810,243
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	28,770	9,566,087,925	(a)		19	162,929,937			28,789	9,729,017,862
21. Issued during year	1,656	1,039,396,861			3	8,688,000			1,659	1,048,084,861
22. Other changes to in force (Net)	(958)	(372,628,249)				(8,633,707)			(958)	(381,261,956)
23. In force December 31 of current year	29,468	10,232,856,537	(a)		22	162,984,230			29,490	10,395,840,767

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	19,219	19,219			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	9,944,298	10,171,127	383,345	11,911,711	10,032,469
25.2 Guaranteed renewable (b)	5,526,021	5,584,021		1,563,427	2,631,936
25.3 Non-renewable for stated reasons only (b)	307,861	314,884	11,868	32,231	(8,319)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,778,180	16,070,032	395,213	13,507,369	12,656,086
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,797,399	16,089,251	395,213	13,507,369	12,656,086

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	23,339,828		176,403		23,516,231
2. Annuity considerations	4,483,415		1,983,700		6,467,115
3. Deposit-type contract funds	1	XXX	5,722,094	XXX	5,722,095
4. Other considerations			3,193,432		3,193,432
5. Totals (Sum of Lines 1 to 4)	27,823,244		11,075,629		38,898,873
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	235,820				235,820
6.2 Applied to pay renewal premiums	420,730				420,730
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,069,932				2,069,932
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,726,482				2,726,482
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	821				821
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	821				821
8. Grand Totals (Lines 6.5 plus 7.4)	2,727,303				2,727,303
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,488,106				17,488,106
10. Matured endowments					
11. Annuity benefits	1,080,202		1,959,754		3,039,956
12. Surrender values and withdrawals for life contracts	1,376,061		3,067,705		4,443,766
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,342				13,342
15. Totals	19,957,711		5,027,459		24,985,170
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	253,292							2	253,292
17. Incurred during current year	38	17,351,780							38	17,351,780
Settled during current year:										
18.1 By payment in full	36	17,501,448							36	17,501,448
18.2 By payment on compromised claims										
18.3 Totals paid	36	17,501,448							36	17,501,448
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	36	17,501,448							36	17,501,448
19. Unpaid Dec. 31, current year (16+17-18.6)	4	103,625							4	103,625
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,308	870,331,973	(a)		6	15,969,537			2,314	886,301,510
21. Issued during year	174	106,827,783			1	125,000			175	106,952,783
22. Other changes to in force (Net)	(66)	(13,808,127)				(1,903,354)			(66)	(15,711,481)
23. In force December 31 of current year	2,416	963,351,629	(a)		7	14,191,183			2,423	977,542,812

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	375,057	383,612	4,269	223,893	159,389
25.2 Guaranteed renewable (b)	281,141	220,294			(119,068)
25.3 Non-renewable for stated reasons only (b)	9,306	9,518	106		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	665,504	613,424	4,375	223,893	40,321
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	665,504	613,424	4,375	223,893	40,321

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee
NAIC Group Code 0435

DURING THE YEAR 2020
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	138,503,713		919,233		139,422,946
2. Annuity considerations	75,112,672		61,021,762		136,134,434
3. Deposit-type contract funds	23,650,454	XXX	71,874,894	XXX	95,525,348
4. Other considerations			318,098,255		318,098,255
5. Totals (Sum of Lines 1 to 4)	237,266,839		451,914,144		689,180,983
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,922,443				1,922,443
6.2 Applied to pay renewal premiums	5,863,602				5,863,602
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,589,596				22,589,596
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,375,641				30,375,641
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	21,621				21,621
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	21,621				21,621
8. Grand Totals (Lines 6.5 plus 7.4)	30,397,262				30,397,262
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	47,394,586		170,314		47,564,900
10. Matured endowments	402,024				402,024
11. Annuity benefits	7,641,157		19,605,896		27,247,053
12. Surrender values and withdrawals for life contracts	64,664,019		411,678,445		476,342,464
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	517,164				517,164
15. Totals	120,618,950		431,454,655		552,073,605
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	100	7,886,261							100	7,886,261
17. Incurred during current year	618	51,414,937			2	170,314			620	51,585,251
18. Settled during current year:										
18.1 By payment in full	601	48,313,773			2	170,314			603	48,484,087
18.2 By payment on compromised claims										
18.3 Totals paid	601	48,313,773			2	170,314			603	48,484,087
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	601	48,313,773			2	170,314			603	48,484,087
19. Unpaid Dec. 31, current year (16+17-18.6)	117	10,987,425							117	10,987,425
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	33,487	13,880,790,298	(a)		20	269,759,500			33,507	14,150,549,798
21. Issued during year	2,537	1,922,753,733			4	32,475,227			2,541	1,955,228,960
22. Other changes to in force (Net)	(1,389)	(488,009,258)			2	(8,759,328)			(1,387)	(496,768,586)
23. In force December 31 of current year	34,635	15,315,534,773	(a)		26	293,475,399			34,661	15,609,010,172

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	11,613	11,613			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	12,914,408	13,208,985	682,179	7,061,769	7,301,907
25.2 Guaranteed renewable (b)	6,131,072	6,200,261		1,899,452	3,021,591
25.3 Non-renewable for stated reasons only (b)	332,170	339,746	17,546	6,687	(47,191)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,377,650	19,748,992	699,725	8,967,908	10,276,307
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,389,263	19,760,605	699,725	8,967,908	10,276,307

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	438,824,538		6,551,617		445,376,155
2. Annuity considerations	466,633,365		167,967,212		634,600,577
3. Deposit-type contract funds	9,832,893	XXX	205,694,132	XXX	215,527,025
4. Other considerations			322,131,276		322,131,276
5. Totals (Sum of Lines 1 to 4)	915,290,796		702,344,237		1,617,635,033
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,989,215				7,989,215
6.2 Applied to pay renewal premiums	21,038,275				21,038,275
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	92,073,679				92,073,679
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	121,101,169				121,101,169
Annuities:					
7.1 Paid in cash or left on deposit	201				201
7.2 Applied to provide paid-up annuities	31,857				31,857
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	32,058				32,058
8. Grand Totals (Lines 6.5 plus 7.4)	121,133,227				121,133,227
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	168,205,805		2,752,859		170,958,664
10. Matured endowments	385,322				385,322
11. Annuity benefits	40,695,910		74,674,228		115,370,138
12. Surrender values and withdrawals for life contracts	263,588,129		362,402,338		625,990,467
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,041,624		1,078		1,042,702
15. Totals	473,916,790		439,830,503		913,747,293
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	262	33,352,255			2	251,941			264	33,604,196
17. Incurred during current year	1,609	182,867,365			12	2,811,996			1,621	185,679,361
Settled during current year:										
18.1 By payment in full	1,490	169,632,524			12	2,753,937			1,502	172,386,461
18.2 By payment on compromised claims										
18.3 Totals paid	1,490	169,632,524			12	2,753,937			1,502	172,386,461
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,490	169,632,524			12	2,753,937			1,502	172,386,461
19. Unpaid Dec. 31, current year (16+17-18.6)	381	46,587,096			2	310,000			383	46,897,096
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	114,638	43,227,448,241	(a)		79	1,151,203,653			114,717	44,378,651,894
21. Issued during year	8,065	5,165,133,342			10	95,049,103			8,075	5,260,182,445
22. Other changes to in force (Net)	(5,045)	(1,804,410,046)			(2)	(98,955,682)			(5,047)	(1,903,365,728)
23. In force December 31 of current year	117,658	46,588,171,536	(a)		87	1,147,297,074			117,745	47,735,468,611

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	101,092	101,092			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	32,827,327	33,576,117	1,598,275	18,253,861	21,885,175
25.2 Guaranteed renewable (b)	14,660,976	16,266,409		5,027,105	7,539,519
25.3 Non-renewable for stated reasons only (b)	831,037	849,993	40,461	7,229	(30,400)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	48,319,340	50,692,519	1,638,736	23,288,195	29,394,294
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	48,420,432	50,793,611	1,638,736	23,288,195	29,394,294

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	52,633,610		139,604		52,773,214
2. Annuity considerations	33,579,779		17,414,213		50,993,992
3. Deposit-type contract funds	726,692	XXX	31,832,735	XXX	32,559,427
4. Other considerations			25,446,228		25,446,228
5. Totals (Sum of Lines 1 to 4)	86,940,081		74,832,780		161,772,861
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	662,850				662,850
6.2 Applied to pay renewal premiums	1,865,420				1,865,420
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,522,748				8,522,748
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,051,018				11,051,018
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,107				1,107
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,107				1,107
8. Grand Totals (Lines 6.5 plus 7.4)	11,052,125				11,052,125
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,552,487		100,000		11,652,487
10. Matured endowments	91,708				91,708
11. Annuity benefits	5,488,708		5,004,910		10,493,618
12. Surrender values and withdrawals for life contracts	28,482,322		17,420,958		45,903,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	305,586				305,586
15. Totals	45,920,811		22,525,868		68,446,679
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	13	1,857,410							13	1,857,410
17. Incurred during current year	180	12,289,912			1	100,000			181	12,389,912
Settled during current year:										
18.1 By payment in full	174	11,946,496			1	100,000			175	12,046,496
18.2 By payment on compromised claims										
18.3 Totals paid	174	11,946,496			1	100,000			175	12,046,496
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	174	11,946,496			1	100,000			175	12,046,496
19. Unpaid Dec. 31, current year (16+17-18.6)	19	2,200,826							19	2,200,826
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,427	5,215,895,649	(a)		2	2,534,196			13,429	5,218,429,845
21. Issued during year	864	630,301,905				1,535,000			864	631,836,905
22. Other changes to in force (Net)	(561)	(206,489,505)				(1,690,000)			(561)	(208,179,505)
23. In force December 31 of current year	13,730	5,639,708,049	(a)		2	2,379,196			13,732	5,642,087,245

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,005,242	3,073,792	155,309	1,572,918	110,273
25.2 Guaranteed renewable (b)	1,186,381	1,232,951		183,706	476,760
25.3 Non-renewable for stated reasons only (b)	38,367	39,242	1,983		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,229,990	4,345,985	157,292	1,756,624	587,033
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,229,990	4,345,985	157,292	1,756,624	587,033

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,019,108		8,726,827		23,745,935
2. Annuity considerations	15,253,041		2,016,774		17,269,815
3. Deposit-type contract funds	176,468	XXX	1,669,455	XXX	1,845,923
4. Other considerations			16,910,613		16,910,613
5. Totals (Sum of Lines 1 to 4)	30,448,617		29,323,669		59,772,286
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	756,655				756,655
6.2 Applied to pay renewal premiums	1,488,401				1,488,401
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,665,867				4,665,867
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,910,923				6,910,923
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	2,105				2,105
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,105				2,105
8. Grand Totals (Lines 6.5 plus 7.4)	6,913,028				6,913,028
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,958,614				16,958,614
10. Matured endowments	17,355				17,355
11. Annuity benefits	2,700,679		3,922,380		6,623,059
12. Surrender values and withdrawals for life contracts	12,638,351		14,830,621		27,468,972
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	75,880		74,182		150,062
15. Totals	32,390,879		18,827,183		51,218,062
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	36	1,629,980							36	1,629,980
17. Incurred during current year	196	16,146,918			5	74,182			201	16,221,100
18.1 Settled during current year: By payment in full	202	17,051,850			5	74,182			207	17,126,032
18.2 By payment on compromised claims										
18.3 Totals paid	202	17,051,850			5	74,182			207	17,126,032
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	202	17,051,850			5	74,182			207	17,126,032
19. Unpaid Dec. 31, current year (16+17-18.6)	30	725,049							30	725,049
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,872	1,472,083,057	(a)		1	356,792			7,873	1,472,439,849
21. Issued during year	340	198,702,481				758,400			340	199,460,881
22. Other changes to in force (Net)	(339)	(24,442,878)				(758,400)			(339)	(25,201,278)
23. In force December 31 of current year	7,873	1,646,342,660	(a)		1	356,792			7,874	1,646,699,452

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	965,909	987,941	36,141	856,087	397,151
25.2 Guaranteed renewable (b)	598,455	394,489		189,192	(34,359)
25.3 Non-renewable for stated reasons only (b)	5,495	5,620	206	2,095	2,095
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,569,859	1,388,050	36,347	1,047,374	364,887
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,569,859	1,388,050	36,347	1,047,374	364,887

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	204,746,481		1,721,061		206,467,542
2. Annuity considerations	149,730,460		73,052,772		222,783,232
3. Deposit-type contract funds	5,518,790	XXX	108,781,338	XXX	114,300,128
4. Other considerations			225,538,896		225,538,896
5. Totals (Sum of Lines 1 to 4)	359,995,731		409,094,067		769,089,798
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,975,712				4,975,712
6.2 Applied to pay renewal premiums	12,254,419				12,254,419
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	50,765,530				50,765,530
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	67,995,661				67,995,661
Annuities:					
7.1 Paid in cash or left on deposit	111				111
7.2 Applied to provide paid-up annuities	43,226				43,226
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	43,337				43,337
8. Grand Totals (Lines 6.5 plus 7.4)	68,038,998				68,038,998
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	99,904,340		673,185		100,577,525
10. Matured endowments	385,975				385,975
11. Annuity benefits	26,547,931		51,359,294		77,907,225
12. Surrender values and withdrawals for life contracts	150,605,910		554,006,196		704,612,106
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	904,032				904,032
15. Totals	278,348,188		606,038,675		884,386,863
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	131	9,728,645							131	9,728,645
17. Incurred during current year	1,040	102,892,404			5	1,141,768			1,045	104,034,172
Settled during current year:										
18.1 By payment in full	989	101,074,141			3	673,185			992	101,747,326
18.2 By payment on compromised claims	1	290,000							1	290,000
18.3 Totals paid	990	101,364,141			3	673,185			993	102,037,326
18.4 Reduction by compromise	(1)	(460,000)							(1)	(460,000)
18.5 Amount rejected	1	290,000							1	290,000
18.6 Total settlements	990	101,194,141			3	673,185			993	101,867,326
19. Unpaid Dec. 31, current year (16+17-18.6)	181	11,426,907			2	468,583			183	11,895,491
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	69,763	20,460,489,833	(a)		25	184,789,718			69,788	20,645,279,551
21. Issued during year	3,978	2,083,329,436			17	40,862,166			3,995	2,124,191,602
22. Other changes to in force (Net)	(2,985)	(891,162,426)			1	(15,220,404)			(2,984)	(906,382,830)
23. In force December 31 of current year	70,756	21,652,656,844	(a)		43	210,431,480			70,799	21,863,088,324

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	185	185			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,369,097	17,765,228	821,987	9,046,107	11,507,957
25.2 Guaranteed renewable (b)	11,273,425	13,439,455		3,345,502	5,019,198
25.3 Non-renewable for stated reasons only (b)	612,335	626,303	28,983	5,238	(171,203)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	29,254,857	31,830,986	850,970	12,396,847	16,355,952
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	29,255,042	31,831,171	850,970	12,396,847	16,355,952

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	74,294,730		480,342		74,775,072
2. Annuity considerations	164,360,300		17,864,656		182,224,956
3. Deposit-type contract funds	5,030,556	XXX	13,017,781	XXX	18,048,337
4. Other considerations			100,659,576		100,659,576
5. Totals (Sum of Lines 1 to 4)	243,685,586		132,022,355		375,707,941
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,598,956				1,598,956
6.2 Applied to pay renewal premiums	3,498,381				3,498,381
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,359,429				15,359,429
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,456,766				20,456,766
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	16,717				16,717
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	16,717				16,717
8. Grand Totals (Lines 6.5 plus 7.4)	20,473,483				20,473,483
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	29,254,796		1,500,771		30,755,567
10. Matured endowments	21,936				21,936
11. Annuity benefits	9,209,020		27,003,979		36,212,999
12. Surrender values and withdrawals for life contracts	38,376,231		89,267,511		127,643,742
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	235,658				235,658
15. Totals	77,097,641		117,772,261		194,869,902
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	65	2,889,317							65	2,889,317
17. Incurred during current year	354	32,977,061			1	1,500,771			355	34,477,831
Settled during current year:										
18.1 By payment in full	363	29,512,390			1	1,500,771			364	31,013,161
18.2 By payment on compromised claims										
18.3 Totals paid	363	29,512,390			1	1,500,771			364	31,013,161
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	363	29,512,390			1	1,500,771			364	31,013,161
19. Unpaid Dec. 31, current year (16+17-18.6)	56	6,353,988							56	6,353,988
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,842	8,044,171,261	(a)		4	3,341,418			23,846	8,047,512,679
21. Issued during year	1,656	1,116,531,292			4	8,205,560			1,660	1,124,736,852
22. Other changes to in force (Net)	(931)	(262,918,106)				(2,400,137)			(931)	(265,318,243)
23. In force December 31 of current year	24,567	8,897,784,447	(a)		8	9,146,841			24,575	8,906,931,288

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,028,507	7,188,827	286,586	5,258,556	5,128,253
25.2 Guaranteed renewable (b)	3,924,727	3,361,992		965,453	601,942
25.3 Non-renewable for stated reasons only (b)	197,500	202,005	8,053	4,540	11,101
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,150,734	10,752,824	294,639	6,228,549	5,741,296
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,150,734	10,752,824	294,639	6,228,549	5,741,296

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,035,351		95,241		17,130,592
2. Annuity considerations	18,059,171		12,336,740		30,395,911
3. Deposit-type contract funds	1,162,673	XXX	77,317,896	XXX	78,480,569
4. Other considerations			87,924,666		87,924,666
5. Totals (Sum of Lines 1 to 4)	36,257,195		177,674,543		213,931,738
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	540,747				540,747
6.2 Applied to pay renewal premiums	1,346,639				1,346,639
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,563,174				4,563,174
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,450,560				6,450,560
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	43,628				43,628
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	43,628				43,628
8. Grand Totals (Lines 6.5 plus 7.4)	6,494,188				6,494,188
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,291,029				9,291,029
10. Matured endowments					
11. Annuity benefits	3,595,428		7,302,931		10,898,359
12. Surrender values and withdrawals for life contracts	19,029,189		38,463,030		57,492,219
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	97,377				97,377
15. Totals	32,013,023		45,765,961		77,778,984
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	22	1,697,480							22	1,697,480
17. Incurred during current year	193	9,163,460							193	9,163,460
Settled during current year:										
18.1 By payment in full	176	9,388,406							176	9,388,406
18.2 By payment on compromised claims										
18.3 Totals paid	176	9,388,406							176	9,388,406
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	176	9,388,406							176	9,388,406
19. Unpaid Dec. 31, current year (16+17-18.6)	39	1,472,534							39	1,472,534
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,213	1,613,085,570	(a)		4	4,095,476			8,217	1,617,181,046
21. Issued during year	232	104,150,153			1	960,000			233	105,110,153
22. Other changes to in force (Net)	(313)	(48,607,711)				(779,972)			(313)	(49,387,683)
23. In force December 31 of current year	8,132	1,668,628,012	(a)		5	4,275,504			8,137	1,672,903,516

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	410	410			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	908,000	928,711	45,744	2,251,211	765,645
25.2 Guaranteed renewable (b)	562,677	676,460		106,803	(32,140)
25.3 Non-renewable for stated reasons only (b)	45,801	46,846	2,307	11,349	(51,704)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,516,478	1,652,017	48,051	2,369,363	681,801
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,516,888	1,652,427	48,051	2,369,363	681,801

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	61,458,666		506,859		61,965,525
2. Annuity considerations	73,559,849		519,769,420		593,329,269
3. Deposit-type contract funds	10,050,258	XXX	14,141,187	XXX	24,191,445
4. Other considerations			86,331,662		86,331,662
5. Totals (Sum of Lines 1 to 4)	145,068,773		620,749,128		765,817,901
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,670,882				1,670,882
6.2 Applied to pay renewal premiums	4,137,061				4,137,061
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,103,883				14,103,883
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,911,826				19,911,826
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	9,349				9,349
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	9,349				9,349
8. Grand Totals (Lines 6.5 plus 7.4)	19,921,175				19,921,175
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,619,051		1,178,648		25,797,699
10. Matured endowments	139,967				139,967
11. Annuity benefits	9,658,886		51,115,980		60,774,866
12. Surrender values and withdrawals for life contracts	66,811,944		68,833,407		135,645,351
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	178,856		2,999		181,855
15. Totals	101,408,704		121,131,034		222,539,738
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	76	2,183,686							76	2,183,686
17. Incurred during current year	573	27,828,648			6	1,181,647			579	29,010,295
18.1 Settled during current year: By payment in full	557	24,937,833			6	1,181,647			563	26,119,480
18.2 By payment on compromised claims										
18.3 Totals paid	557	24,937,833			6	1,181,647			563	26,119,480
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	557	24,937,833			6	1,181,647			563	26,119,480
19. Unpaid Dec. 31, current year (16+17-18.6)	92	5,074,501							92	5,074,501
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	25,722	5,746,412,127	(a)		42	245,605,044			25,764	5,992,017,171
21. Issued during year	1,139	529,554,967			1	9,596,336			1,140	539,151,303
22. Other changes to in force (Net)	(1,017)	(191,806,190)			(2)	(7,724,400)			(1,019)	(199,530,591)
23. In force December 31 of current year	25,844	6,084,160,904	(a)		41	247,476,980			25,885	6,331,637,883

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,153	2,153			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,319,198	4,417,719	135,944	3,305,394	2,023,811
25.2 Guaranteed renewable (b)	2,315,059	2,625,384		627,689	427,544
25.3 Non-renewable for stated reasons only (b)	110,843	113,371	3,489		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,745,100	7,156,474	139,433	3,933,083	2,451,355
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,747,253	7,158,627	139,433	3,933,083	2,451,355

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,518,902		78,350		8,597,252
2. Annuity considerations	7,182,359		5,298,293		12,480,652
3. Deposit-type contract funds	326,345	XXX	3,670,843	XXX	3,997,188
4. Other considerations			1,067,757		1,067,757
5. Totals (Sum of Lines 1 to 4)	16,027,606		10,115,243		26,142,849
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	214,668				214,668
6.2 Applied to pay renewal premiums	532,837				532,837
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,476,113				2,476,113
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,223,618				3,223,618
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,314				1,314
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,314				1,314
8. Grand Totals (Lines 6.5 plus 7.4)	3,224,932				3,224,932
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,202,862				11,202,862
10. Matured endowments					
11. Annuity benefits	1,018,405		2,282,559		3,300,964
12. Surrender values and withdrawals for life contracts	5,609,159		1,178,720		6,787,879
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,718				7,718
15. Totals	17,838,144		3,461,279		21,299,423
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	2	8,742							2	8,742
17. Incurred during current year	46	11,474,796							46	11,474,796
Settled during current year:										
18.1 By payment in full	43	11,210,580							43	11,210,580
18.2 By payment on compromised claims										
18.3 Totals paid	43	11,210,580							43	11,210,580
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	43	11,210,580							43	11,210,580
19. Unpaid Dec. 31, current year (16+17-18.6)	5	272,957							5	272,957
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,526	762,965,395	(a)						2,526	762,965,395
21. Issued during year	90	47,598,374							90	47,598,374
22. Other changes to in force (Net)	(109)	(20,250,246)							(109)	(20,250,246)
23. In force December 31 of current year	2,507	790,313,523	(a)						2,507	790,313,523

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	379,481	388,137	13,702		
25.2 Guaranteed renewable (b)	283,393	348,318			(2,814)
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	662,874	736,455	13,702		(2,814)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	662,874	736,455	13,702		(2,814)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
18. Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam
NAIC Group Code 0435

DURING THE YEAR 2020
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	375				375
2. Annuity considerations	1,500				1,500
3. Deposit-type contract funds		XXX	642,130	XXX	642,130
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,875		642,130		644,005
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	3,188				3,188
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	3,188				3,188
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
18. Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year		25,000	(a)							25,000
21. Issued during year										
22. Other changes to in force (Net)		(25,000)								(25,000)
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,506	8,700			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,506	8,700			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,506	8,700			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	85,869,302		52,234		85,921,536
2. Annuity considerations	5,541,290		1,403,910		6,945,200
3. Deposit-type contract funds	1,028,966	XXX	198,460	XXX	1,227,426
4. Other considerations			15,443,142		15,443,142
5. Totals (Sum of Lines 1 to 4)	92,439,558		17,097,746		109,537,304
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	196,262				196,262
6.2 Applied to pay renewal premiums	132,780				132,780
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,926,136				8,926,136
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,255,178				9,255,178
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	532				532
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	532				532
8. Grand Totals (Lines 6.5 plus 7.4)	9,255,710				9,255,710
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,944,717				4,944,717
10. Matured endowments					
11. Annuity benefits	1,721,099		5,063,080		6,784,179
12. Surrender values and withdrawals for life contracts	12,635,646		6,449,863		19,085,509
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	297,169				297,169
15. Totals	19,598,631		11,512,943		31,111,574
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	7	454,933							7	454,933
17. Incurred during current year	52	4,830,703							52	4,830,703
Settled during current year:										
18.1 By payment in full	56	5,241,885							56	5,241,885
18.2 By payment on compromised claims										
18.3 Totals paid	56	5,241,885							56	5,241,885
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	56	5,241,885							56	5,241,885
19. Unpaid Dec. 31, current year (16+17-18.6)	3	43,751							3	43,751
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	11,058	5,626,772,245	(a)						11,058	5,626,772,245
21. Issued during year	1,119	576,209,199				300,000			1,119	576,509,199
22. Other changes to in force (Net)	(521)	(240,932,575)				(300,000)			(521)	(241,232,575)
23. In force December 31 of current year	11,656	5,962,048,869	(a)						11,656	5,962,048,869

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,970,614	8,152,423	551,476	1,218,169	1,437,834
25.2 Guaranteed renewable (b)	1,816,602	1,081,818		8,730	(38,741)
25.3 Non-renewable for stated reasons only (b)	80,053	81,879	5,539	8,241	(49,964)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,867,269	9,316,120	557,015	1,235,140	1,349,129
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,867,269	9,316,120	557,015	1,235,140	1,349,129

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,655				11,655
2. Annuity considerations			19,980		19,980
3. Deposit-type contract funds		XXX	30,100	XXX	30,100
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	11,655		50,080		61,735
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	85				85
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	85				85
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	85				85
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	5,862				5,862
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,862				5,862
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
18. Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	29,270	29,937			
25.2 Guaranteed renewable (b)	4,233				
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,503	29,937			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,503	29,937			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,721,188		35,038		1,756,226
2. Annuity considerations			185,022		185,022
3. Deposit-type contract funds		XXX	414,707	XXX	414,707
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,721,188		634,767		2,355,955
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	83,218				83,218
6.2 Applied to pay renewal premiums	92,840				92,840
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,698,382				1,698,382
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,874,440				1,874,440
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	396				396
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	396				396
8. Grand Totals (Lines 6.5 plus 7.4)	1,874,836				1,874,836
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	536,009				536,009
10. Matured endowments					
11. Annuity benefits	9,107				9,107
12. Surrender values and withdrawals for life contracts	500,346				500,346
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,045,462				1,045,462
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year		109								109
17. Incurred during current year	6	556,072							6	556,072
Settled during current year:										
18.1 By payment in full	5	536,009							5	536,009
18.2 By payment on compromised claims										
18.3 Totals paid	5	536,009							5	536,009
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	536,009							5	536,009
19. Unpaid Dec. 31, current year (16+17-18.6)	1	20,172							1	20,172
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	301	121,956,924	(a)						301	121,956,924
21. Issued during year										
22. Other changes to in force (Net)	(297)	(121,926,499)							(297)	(121,926,499)
23. In force December 31 of current year	4	30,425	(a)						4	30,425

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	114,385	116,994			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	114,385	116,994			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	114,385	116,994			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,705,339		799,932		17,505,271
2. Annuity considerations	827,763				827,763
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations			354,420,000		354,420,000
5. Totals (Sum of Lines 1 to 4)	17,533,102		355,219,932		372,753,034
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	871,214				871,214
6.2 Applied to pay renewal premiums	2,876,901				2,876,901
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,675,537				6,675,537
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,423,652				10,423,652
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,179				5,179
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,179				5,179
8. Grand Totals (Lines 6.5 plus 7.4)	10,428,831				10,428,831
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,451,387		503,393		6,954,780
10. Matured endowments					
11. Annuity benefits	586,455		2,502,893		3,089,348
12. Surrender values and withdrawals for life contracts	58,808,067		37,487,290		96,295,357
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,714				14,714
15. Totals	65,860,623		40,493,576		106,354,199
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	25	1,278,710							25	1,278,710
17. Incurred during current year	50	5,779,858			2	503,393			52	6,283,251
Settled during current year:										
18.1 By payment in full	59	6,466,101			2	503,393			61	6,969,494
18.2 By payment on compromised claims										
18.3 Totals paid	59	6,466,101			2	503,393			61	6,969,494
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	59	6,466,101			2	503,393			61	6,969,494
19. Unpaid Dec. 31, current year (16+17-18.6)	16	592,467							16	592,467
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,025	1,421,946,169	(a)		2	11,918,323			3,027	1,433,864,492
21. Issued during year	14	51,881,976				6,000,000			14	57,881,976
22. Other changes to in force (Net)	(78)	(8,293,049)				(7,032,176)			(78)	(15,325,225)
23. In force December 31 of current year	2,961	1,465,535,096	(a)		2	10,886,147			2,963	1,476,421,243

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	449,378	459,629			
25.2 Guaranteed renewable (b)	92,184				
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	541,562	459,629			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	541,562	459,629			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,599,372,353		110,215,648		7,709,588,001
2. Annuity considerations	5,871,441,131		3,567,878,624		9,439,319,755
3. Deposit-type contract funds	303,584,876	XXX	7,371,228,873	XXX	7,674,813,749
4. Other considerations			12,529,042,258		12,529,042,258
5. Totals (Sum of Lines 1 to 4)	13,774,398,360		23,578,365,403		37,352,763,763
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	115,500,746				115,500,746
6.2 Applied to pay renewal premiums	331,492,487				331,492,487
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,421,319,858				1,421,319,858
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,868,313,091				1,868,313,091
Annuities:					
7.1 Paid in cash or left on deposit	7,266				7,266
7.2 Applied to provide paid-up annuities	1,107,583				1,107,583
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,114,849				1,114,849
8. Grand Totals (Lines 6.5 plus 7.4)	1,869,427,940				1,869,427,940
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,659,613,089		89,853,326		2,749,466,414
10. Matured endowments	17,583,706				17,583,706
11. Annuity benefits	745,697,683		1,633,787,776		2,379,485,459
12. Surrender values and withdrawals for life contracts	3,846,339,480		12,806,740,942		16,653,080,422
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	27,407,607		189,400		27,597,007
15. Totals	7,296,641,564		14,530,571,444		21,827,213,008
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3,948	439,422,134			56	55,745,399			4,004	495,167,533
17. Incurred during current year	30,039	2,913,975,367			346	140,928,653			30,385	3,054,904,020
Settled during current year:										
18.1 By payment in full	28,674	2,702,617,861			342	90,042,726			29,016	2,792,660,587
18.2 By payment on compromised claims	3	657,000							3	657,000
18.3 Totals paid	28,677	2,703,274,861			342	90,042,726			29,019	2,793,317,587
18.4 Reduction by compromise	(3)	(601,000)							(3)	(601,000)
18.5 Amount rejected	3	657,000							3	657,000
18.6 Total settlements	28,677	2,703,330,861			342	90,042,726			29,019	2,793,373,587
19. Unpaid Dec. 31, current year (16+17-18.6)	5,310	650,066,640			60	106,631,326			5,370	756,697,965
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,808,292	710,446,479,805	(a)		1,866	24,522,174,505			1,810,158	734,968,654,310
21. Issued during year	120,807	85,490,279,904			247	2,392,198,943			121,054	87,882,478,847
22. Other changes to in force (Net)	(76,283)	(25,714,436,917)			(2)	(1,153,446,679)			(76,285)	(26,867,883,596)
23. In force December 31 of current year	1,852,816	770,222,322,792	(a)		2,111	25,760,926,769			1,854,927	795,983,249,561

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	445,903	445,903			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	499,898,617	511,298,716	24,944,421	357,725,968	360,666,407
25.2 Guaranteed renewable (b)	239,860,800	242,611,435		59,991,036	79,795,108
25.3 Non-renewable for stated reasons only (b)	12,155,070	12,432,324	589,972	478,316	685,111
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	751,914,487	766,342,475	25,534,393	418,195,320	441,146,626
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	752,360,390	766,788,378	25,534,393	418,195,320	441,146,626

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	83,729,193		580,473		84,309,666
2. Annuity considerations	45,599,833		187,791,202		233,391,035
3. Deposit-type contract funds	10,543,744	XXX	49,499,542	XXX	60,043,286
4. Other considerations			27,535,002		27,535,002
5. Totals (Sum of Lines 1 to 4)	139,872,770		265,406,219		405,278,989
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	771,170				771,170
6.2 Applied to pay renewal premiums	2,325,995				2,325,995
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,557,515				9,557,515
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,654,680				12,654,680
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	14,006				14,006
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,006				14,006
8. Grand Totals (Lines 6.5 plus 7.4)	12,668,686				12,668,686
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	29,228,163		25,000		29,253,163
10. Matured endowments	78,169				78,169
11. Annuity benefits	4,107,391		27,168,008		31,275,399
12. Surrender values and withdrawals for life contracts	26,807,462		41,597,524		68,404,986
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	174,082		5,473		179,555
15. Totals	60,395,267		68,796,005		129,191,272
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	38	4,007,064							38	4,007,064
17. Incurred during current year	333	30,023,254			4	30,473			337	30,053,727
Settled during current year:										
18.1 By payment in full	337	29,480,413			4	30,473			341	29,510,886
18.2 By payment on compromised claims										
18.3 Totals paid	337	29,480,413			4	30,473			341	29,510,886
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	337	29,480,413			4	30,473			341	29,510,886
19. Unpaid Dec. 31, current year (16+17-18.6)	34	4,549,905							34	4,549,905
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	17,742	7,029,427,464	(a)		20	119,707,344			17,762	7,149,134,808
21. Issued during year	1,467	929,673,765			13	117,680,000			1,480	1,047,353,765
22. Other changes to in force (Net)	(624)	(297,072,043)				(30,277,650)			(624)	(327,349,693)
23. In force December 31 of current year	18,585	7,662,029,187	(a)		33	207,109,694			18,618	7,869,138,881

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	57,391	57,391			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,742,087	5,793,655	313,633	1,930,649	3,209,051
25.2 Guaranteed renewable (b)	1,447,283	1,458,276		274,953	791,911
25.3 Non-renewable for stated reasons only (b)	114,875	111,346	711		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,304,245	7,363,277	314,344	2,205,602	4,000,962
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,361,636	7,420,668	314,344	2,205,602	4,000,962

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,802,484		26,425		2,828,909
2. Annuity considerations	7,349,324		1,800,667		9,149,991
3. Deposit-type contract funds	805,913	XXX	2,264,298	XXX	3,070,211
4. Other considerations			1,084,129		1,084,129
5. Totals (Sum of Lines 1 to 4)	10,957,721		5,175,519		16,133,240
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	84,456				84,456
6.2 Applied to pay renewal premiums	121,362				121,362
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	558,613				558,613
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	764,431				764,431
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	168				168
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	168				168
8. Grand Totals (Lines 6.5 plus 7.4)	764,599				764,599
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	840,143				840,143
10. Matured endowments					
11. Annuity benefits	429,851		1,113,208		1,543,059
12. Surrender values and withdrawals for life contracts	8,546,142		1,425,949		9,972,091
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	64,171				64,171
15. Totals	9,880,307		2,539,157		12,419,464
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	9	129,788							9	129,788
17. Incurred during current year	20	957,004							20	957,004
Settled during current year:										
18.1 By payment in full	23	904,314							23	904,314
18.2 By payment on compromised claims										
18.3 Totals paid	23	904,314							23	904,314
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	23	904,314							23	904,314
19. Unpaid Dec. 31, current year (16+17-18.6)	6	182,477							6	182,477
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,105	452,253,325	(a)						1,105	452,253,325
21. Issued during year	138	65,053,439							138	65,053,439
22. Other changes to in force (Net)	(52)	(30,714,881)							(52)	(30,714,881)
23. In force December 31 of current year	1,191	486,591,882	(a)						1,191	486,591,882

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	424,617	439,966	16,126		655
25.2 Guaranteed renewable (b)	55,618	56,018			149
25.3 Non-renewable for stated reasons only (b)	1,698	1,691	90		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	481,933	497,675	16,216		804
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	481,933	497,675	16,216		804

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	119,835,481		2,653,886		122,489,367
2. Annuity considerations	309,362,600		78,570,051		387,932,651
3. Deposit-type contract funds	7,320,030	XXX	28,404,615	XXX	35,724,645
4. Other considerations			12,206,020		12,206,020
5. Totals (Sum of Lines 1 to 4)	436,518,111		121,834,572		558,352,683
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,798,627				1,798,627
6.2 Applied to pay renewal premiums	4,170,730				4,170,730
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,602,475				19,602,475
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,571,832				25,571,832
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	16,465				16,465
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	16,465				16,465
8. Grand Totals (Lines 6.5 plus 7.4)	25,588,297				25,588,297
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	43,669,729		2,937,994		46,607,723
10. Matured endowments	382,480				382,480
11. Annuity benefits	32,081,649		30,888,538		62,970,187
12. Surrender values and withdrawals for life contracts	76,318,231		16,325,136		92,643,367
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	468,360		4,907		473,267
15. Totals	152,920,449		50,156,575		203,077,024
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	93	8,038,123			1	1,726,000			94	9,764,123
17. Incurred during current year	600	46,157,049			5	1,216,901			605	47,373,950
Settled during current year:										
18.1 By payment in full	604	44,520,570			6	2,942,901			610	47,463,470
18.2 By payment on compromised claims										
18.3 Totals paid	604	44,520,570			6	2,942,901			610	47,463,470
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	604	44,520,570			6	2,942,901			610	47,463,470
19. Unpaid Dec. 31, current year (16+17-18.6)	89	9,674,602							89	9,674,602
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	24,692	8,083,500,583	(a)		24	409,516,984			24,716	8,493,017,567
21. Issued during year	1,805	1,279,189,443			1	48,773,272			1,806	1,327,962,715
22. Other changes to in force (Net)	(908)	(545,532,511)			(1)	(7,088,612)			(909)	(552,621,123)
23. In force December 31 of current year	25,589	8,817,157,515	(a)		24	451,201,644			25,613	9,268,359,159

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	122	122			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,657,062	7,960,621	348,789	5,218,346	1,629,375
25.2 Guaranteed renewable (b)	3,787,832	3,816,106		694,023	2,106,100
25.3 Non-renewable for stated reasons only (b)	173,499	173,279	1,901		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,618,393	11,950,006	350,690	5,912,369	3,735,475
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,618,515	11,950,128	350,690	5,912,369	3,735,475

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	126,002,834		99,211		126,102,045
2. Annuity considerations	23,068,092		55,777,445		78,845,537
3. Deposit-type contract funds	2,073,671	XXX	7,382,155	XXX	9,455,826
4. Other considerations			1,735,094		1,735,094
5. Totals (Sum of Lines 1 to 4)	151,144,597		64,993,905		216,138,502
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	314,596				314,596
6.2 Applied to pay renewal premiums	417,435				417,435
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,895,881				2,895,881
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,627,912				3,627,912
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	465				465
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	465				465
8. Grand Totals (Lines 6.5 plus 7.4)	3,628,377				3,628,377
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	21,162,253		271,641		21,433,894
10. Matured endowments					
11. Annuity benefits	2,207,225		12,039,889		14,247,114
12. Surrender values and withdrawals for life contracts	7,787,204		655,717		8,442,921
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	12,661		788		13,449
15. Totals	31,169,343		12,968,035		44,137,378
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	16	6,051,389			1	62,000			17	6,113,389
17. Incurred during current year	107	16,629,217			4	210,429			111	16,839,646
Settled during current year:										
18.1 By payment in full	112	21,174,913			5	272,429			117	21,447,342
18.2 By payment on compromised claims										
18.3 Totals paid	112	21,174,913			5	272,429			117	21,447,342
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	112	21,174,913			5	272,429			117	21,447,342
19. Unpaid Dec. 31, current year (16+17-18.6)	11	1,505,692							11	1,505,692
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,304	2,826,968,331	(a)		10	4,303,735			6,314	2,831,272,066
21. Issued during year	802	518,263,748				150,000			802	518,413,748
22. Other changes to in force (Net)	(107)	(83,595,581)				(322,044)			(107)	(83,917,625)
23. In force December 31 of current year	6,999	3,261,636,498	(a)		10	4,131,691			7,009	3,265,768,189

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,187,761	2,237,538	79,371	915,592	1,330,338
25.2 Guaranteed renewable (b)	440,616	443,964		292,311	476,774
25.3 Non-renewable for stated reasons only (b)	113,344	111,362	228		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,741,721	2,792,864	79,599	1,207,903	1,807,112
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,741,721	2,792,864	79,599	1,207,903	1,807,112

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,015,089,923		5,962,174		1,021,052,097
2. Annuity considerations	657,493,218		288,616,665		946,109,883
3. Deposit-type contract funds	30,746,835	XXX	719,542,086	XXX	750,288,921
4. Other considerations			568,875,467		568,875,467
5. Totals (Sum of Lines 1 to 4)	1,703,329,976		1,582,996,392		3,286,326,368
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,657,432				8,657,432
6.2 Applied to pay renewal premiums	22,354,877				22,354,877
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	125,504,830				125,504,830
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	156,517,139				156,517,139
Annuities:					
7.1 Paid in cash or left on deposit	13				13
7.2 Applied to provide paid-up annuities	71,670				71,670
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	71,683				71,683
8. Grand Totals (Lines 6.5 plus 7.4)	156,588,822				156,588,822
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	223,545,162		5,694,299		229,239,461
10. Matured endowments	563,676				563,676
11. Annuity benefits	67,597,307		118,946,032		186,543,339
12. Surrender values and withdrawals for life contracts	460,573,540		870,457,566		1,331,031,106
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,380,167				3,380,167
15. Totals	755,659,852		995,097,897		1,750,757,749
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	355	49,927,454			2	2,353,721			357	52,281,175
17. Incurred during current year	2,129	238,647,920			14	5,846,653			2,143	244,494,574
18. Settled during current year:										
18.1 By payment in full	2,137	227,378,951			13	5,694,299			2,150	233,073,250
18.2 By payment on compromised claims										
18.3 Totals paid	2,137	227,378,951			13	5,694,299			2,150	233,073,250
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,137	227,378,951			13	5,694,299			2,150	233,073,250
19. Unpaid Dec. 31, current year (16+17-18.6)	347	61,196,423			3	2,506,075			350	63,702,499
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	152,940	78,038,123,135	(a)		133	620,834,694			153,073	78,658,957,829
21. Issued during year	12,204	9,822,361,670			20	80,807,983			12,224	9,903,169,653
22. Other changes to in force (Net)	(6,809)	(3,556,488,157)			(7)	(48,881,186)			(6,816)	(3,605,369,343)
23. In force December 31 of current year	158,335	84,303,996,649	(a)		146	652,761,491			158,481	84,956,758,140

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	27,568	27,568			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	40,366,217	41,533,333	1,371,843	37,256,375	34,364,064
25.2 Guaranteed renewable (b)	23,834,276	24,014,212		5,711,335	12,185,118
25.3 Non-renewable for stated reasons only (b)	1,325,518	1,310,177	5,623	171,537	532,655
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	65,526,011	66,857,722	1,377,466	43,139,247	47,081,837
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	65,553,579	66,885,290	1,377,466	43,139,247	47,081,837

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	110,597,061		4,997,902		115,594,963
2. Annuity considerations	97,804,615		43,670,633		141,475,248
3. Deposit-type contract funds	45,120,385	XXX	25,761,110	XXX	70,881,495
4. Other considerations			14,480,269		14,480,269
5. Totals (Sum of Lines 1 to 4)	253,522,061		88,909,914		342,431,975
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,270,796				1,270,796
6.2 Applied to pay renewal premiums	3,795,347				3,795,347
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,949,324				18,949,324
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	24,015,467				24,015,467
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	8,746				8,746
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	8,746				8,746
8. Grand Totals (Lines 6.5 plus 7.4)	24,024,213				24,024,213
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	30,719,332		183,178		30,902,510
10. Matured endowments	159,464				159,464
11. Annuity benefits	5,173,793		15,043,688		20,217,481
12. Surrender values and withdrawals for life contracts	80,539,835		18,717,022		99,256,857
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	515,355		958		516,313
15. Totals	117,107,779		33,944,846		151,052,625
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	71	5,431,851							71	5,431,851
17. Incurred during current year	411	30,667,655			2	184,136			413	30,851,791
Settled during current year:										
18.1 By payment in full	412	31,394,146			2	184,136			414	31,578,282
18.2 By payment on compromised claims										
18.3 Totals paid	412	31,394,146			2	184,136			414	31,578,282
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	412	31,394,146			2	184,136			414	31,578,282
19. Unpaid Dec. 31, current year (16+17-18.6)	70	4,705,360							70	4,705,360
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	26,975	10,885,927,068	(a)		13	75,860,728			26,988	10,961,787,796
21. Issued during year	1,969	1,474,407,918				52,088,880			1,969	1,526,496,798
22. Other changes to in force (Net)	(850)	(280,714,345)				69,338,734			(850)	(211,375,611)
23. In force December 31 of current year	28,094	12,079,620,642	(a)		13	197,288,342			28,107	12,276,908,984

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,112,794	7,348,842	245,955	4,162,705	2,201,248
25.2 Guaranteed renewable (b)	4,339,854	4,372,812		909,547	982,064
25.3 Non-renewable for stated reasons only (b)	150,670	149,545	822	58,393	58,393
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,603,318	11,871,199	246,777	5,130,645	3,241,705
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,603,318	11,871,199	246,777	5,130,645	3,241,705

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	224,149,324		3,932,823		228,082,147
2. Annuity considerations	111,553,361		26,380,755		137,934,116
3. Deposit-type contract funds	3,114,927	XXX	21,302,626	XXX	24,417,553
4. Other considerations			126,755,161		126,755,161
5. Totals (Sum of Lines 1 to 4)	338,817,612		178,371,365		517,188,977
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,875,778				2,875,778
6.2 Applied to pay renewal premiums	9,286,086				9,286,086
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,769,000				39,769,000
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	51,930,864				51,930,864
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	18,999				18,999
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	18,999				18,999
8. Grand Totals (Lines 6.5 plus 7.4)	51,949,863				51,949,863
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	76,620,230		60,037,606		136,657,836
10. Matured endowments	100,504				100,504
11. Annuity benefits	12,985,576		19,036,581		32,022,157
12. Surrender values and withdrawals for life contracts	89,633,233		302,974,015		392,607,248
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	716,989		13,034		730,023
15. Totals	180,056,532		382,061,236		562,117,768
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	129	7,657,963			27	93,142,545			156	100,800,508
17. Incurred during current year Settled during current year:	659	106,802,767			36	108,791,751			695	215,594,518
18.1 By payment in full	683	77,437,664			30	60,050,640			713	137,488,304
18.2 By payment on compromised claims										
18.3 Totals paid	683	77,437,664			30	60,050,640			713	137,488,304
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	683	77,437,664			30	60,050,640			713	137,488,304
19. Unpaid Dec. 31, current year (16+17-18.6)	105	37,023,065			33	141,883,656			138	178,906,721
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	43,686	21,031,711,106	(a)		75	7,081,513,701			43,761	28,113,224,807
21. Issued during year	2,826	2,197,044,382			13	53,909,000			2,839	2,250,953,382
22. Other changes to in force (Net)	(1,008)	(689,304,840)			(1)	454,551,132			(1,009)	(234,753,708)
23. In force December 31 of current year	45,504	22,539,450,648	(a)		87	7,589,973,833			45,591	30,129,424,481

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	12,578	12,578			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	14,007,898	14,235,453	532,694	8,608,391	6,211,292
25.2 Guaranteed renewable (b)	4,861,104	4,896,881		1,234,191	779,285
25.3 Non-renewable for stated reasons only (b)	323,030	315,360	3,448	44,235	52,122
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,192,032	19,447,694	536,142	9,886,817	7,042,699
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,204,610	19,460,272	536,142	9,886,817	7,042,699

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	181,868,355		100,912		181,969,267
2. Annuity considerations	21,062,298		6,938,328		28,000,626
3. Deposit-type contract funds	642,771	XXX	3,007,732,012	XXX	3,008,374,783
4. Other considerations			283,229,875		283,229,875
5. Totals (Sum of Lines 1 to 4)	203,573,424		3,298,001,127		3,501,574,551
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	320,231				320,231
6.2 Applied to pay renewal premiums	1,434,666				1,434,666
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,134,705				5,134,705
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,889,602				6,889,602
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,723				1,723
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,723				1,723
8. Grand Totals (Lines 6.5 plus 7.4)	6,891,325				6,891,325
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	14,595,480		10,507,763		25,103,243
10. Matured endowments	60,055				60,055
11. Annuity benefits	1,975,157		26,689,926		28,665,083
12. Surrender values and withdrawals for life contracts	13,584,020		1,460,270,477		1,473,854,497
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	35,788				35,788
15. Totals	30,250,500		1,497,468,166		1,527,718,666
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	15	2,438,173			3	752,360			18	3,190,532
17. Incurred during current year	119	18,278,921			33	11,882,823			152	30,161,744
Settled during current year:										
18.1 By payment in full	122	14,691,323			30	10,507,763			152	25,199,086
18.2 By payment on compromised claims										
18.3 Totals paid	122	14,691,323			30	10,507,763			152	25,199,086
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	122	14,691,323			30	10,507,763			152	25,199,086
19. Unpaid Dec. 31, current year (16+17-18.6)	12	6,025,771			6	2,127,419			18	8,153,190
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	11,792	5,761,582,099	(a)		15	2,686,475,003			11,807	8,448,057,102
21. Issued during year	1,287	578,075,306			1	475,000			1,288	578,550,306
22. Other changes to in force (Net)	(191)	(8,175,446)				(54,833,112)			(191)	(63,008,558)
23. In force December 31 of current year	12,888	6,331,481,959	(a)		16	2,632,116,891			12,904	8,963,598,850

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,052	1,052			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,404,255	1,438,353	69,212	324,086	45,492
25.2 Guaranteed renewable (b)	724,915	730,296		120,689	650,637
25.3 Non-renewable for stated reasons only (b)	10,051	9,890			
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,139,221	2,178,539	69,212	444,775	696,129
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,140,273	2,179,591	69,212	444,775	696,129

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	24,490,131		2,098,485		26,588,616
2. Annuity considerations	14,227,483		3,017,970		17,245,453
3. Deposit-type contract funds	940,212	XXX	5,865,988	XXX	6,806,200
4. Other considerations			29,504,291		29,504,291
5. Totals (Sum of Lines 1 to 4)	39,657,826		40,486,734		80,144,560
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	777,261				777,261
6.2 Applied to pay renewal premiums	1,180,231				1,180,231
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,774,238				5,774,238
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,731,730				7,731,730
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,693				4,693
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,693				4,693
8. Grand Totals (Lines 6.5 plus 7.4)	7,736,423				7,736,423
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,896,801		4,541,097		29,437,898
10. Matured endowments					
11. Annuity benefits	1,503,122		2,158,238		3,661,360
12. Surrender values and withdrawals for life contracts	6,095,426		61,003,990		67,099,416
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,474				10,474
15. Totals	32,505,823		67,703,325		100,209,148
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	26	1,117,904							26	1,117,904
17. Incurred during current year	61	27,633,957			3	4,541,097			64	32,175,054
Settled during current year:										
18.1 By payment in full	74	24,907,275			3	4,541,097			77	29,448,372
18.2 By payment on compromised claims										
18.3 Totals paid	74	24,907,275			3	4,541,097			77	29,448,372
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	74	24,907,275			3	4,541,097			77	29,448,372
19. Unpaid Dec. 31, current year (16+17-18.6)	13	3,844,585							13	3,844,585
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,293	2,721,028,954	(a)		25	674,195,682			4,318	3,395,224,636
21. Issued during year	329	267,098,262			2	90,480,000			331	357,578,262
22. Other changes to in force (Net)	(234)	(147,704,464)			(1)	(53,198,788)			(235)	(200,903,252)
23. In force December 31 of current year	4,388	2,840,422,752	(a)		26	711,476,894			4,414	3,551,899,646

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,702,467	2,723,969	221,595	1,816,436	340,358
25.2 Guaranteed renewable (b)	1,076,284	1,084,463		21,111	(117,742)
25.3 Non-renewable for stated reasons only (b)	173,177	167,686	3,526		39,330
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,951,928	3,976,118	225,121	1,837,547	261,946
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,951,928	3,976,118	225,121	1,837,547	261,946

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	664,930,249		7,725,001		672,655,250
2. Annuity considerations	508,153,298		229,566,868		737,720,166
3. Deposit-type contract funds	23,513,902	XXX	171,170,372	XXX	194,684,274
4. Other considerations			185,520,599		185,520,599
5. Totals (Sum of Lines 1 to 4)	1,196,597,449		593,982,840		1,790,580,289
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,449,914				8,449,914
6.2 Applied to pay renewal premiums	24,186,084				24,186,084
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	97,184,555				97,184,555
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	129,820,553				129,820,553
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	49,547				49,547
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	49,547				49,547
8. Grand Totals (Lines 6.5 plus 7.4)	129,870,100				129,870,100
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	229,280,340		3,797,903		233,078,243
10. Matured endowments	497,695				497,695
11. Annuity benefits	52,327,293		129,653,926		181,981,219
12. Surrender values and withdrawals for life contracts	309,680,634		582,997,067		892,677,701
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,517,191		18,834		2,536,025
15. Totals	594,303,153		716,467,730		1,310,770,883
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	336	48,128,627			1	319,555			337	48,448,183
17. Incurred during current year	2,087	221,113,333			27	4,980,586			2,114	226,093,919
Settled during current year:										
18.1 By payment in full	2,109	232,290,907			26	3,816,737			2,135	236,107,644
18.2 By payment on compromised claims										
18.3 Totals paid	2,109	232,290,907			26	3,816,737			2,135	236,107,644
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2,109	232,290,907			26	3,816,737			2,135	236,107,644
19. Unpaid Dec. 31, current year (16+17-18.6)	314	36,951,053			2	1,483,404			316	38,434,457
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	99,462	45,301,696,641	(a)		71	297,727,207			99,533	45,599,423,848
21. Issued during year	8,301	6,502,949,796			32	84,428,800			8,333	6,587,378,596
22. Other changes to in force (Net)	(2,868)	(1,099,222,677)			(1)	(41,540,082)			(2,869)	(1,140,762,759)
23. In force December 31 of current year	104,895	50,705,423,760	(a)		102	340,615,925			104,997	51,046,039,685

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	22,104	22,104			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	20,914,063	21,815,311	673,809	12,871,054	12,197,475
25.2 Guaranteed renewable (b)	15,477,623	15,595,131		3,905,883	7,760,876
25.3 Non-renewable for stated reasons only (b)	259,698	260,232	3,309		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	36,651,384	37,670,674	677,118	16,776,937	19,958,351
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	36,673,488	37,692,778	677,118	16,776,937	19,958,351

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	289,792,068		3,043,920		292,835,988
2. Annuity considerations	134,427,788		131,636,462		266,064,250
3. Deposit-type contract funds	7,107,536	XXX	59,123,919	XXX	66,231,455
4. Other considerations			164,239,429		164,239,429
5. Totals (Sum of Lines 1 to 4)	431,327,392		358,043,730		789,371,122
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,799,670				3,799,670
6.2 Applied to pay renewal premiums	9,983,160				9,983,160
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	59,686,283				59,686,283
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	73,469,113				73,469,113
Annuities:					
7.1 Paid in cash or left on deposit	1				1
7.2 Applied to provide paid-up annuities	25,907				25,907
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	25,908				25,908
8. Grand Totals (Lines 6.5 plus 7.4)	73,495,021				73,495,021
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	167,095,409		687,785		167,783,194
10. Matured endowments	2,279,048				2,279,048
11. Annuity benefits	15,110,282		41,571,139		56,681,421
12. Surrender values and withdrawals for life contracts	98,482,393		390,328,127		488,810,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,132,263		14,695		1,146,958
15. Totals	284,099,395		432,601,746		716,701,141
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	172	37,559,229			2	50,000			174	37,609,229
17. Incurred during current year	1,054	162,585,208			31	702,480			1,085	163,287,688
Settled during current year:										
18.1 By payment in full	1,051	170,506,319			32	702,480			1,083	171,208,799
18.2 By payment on compromised claims										
18.3 Totals paid	1,051	170,506,319			32	702,480			1,083	171,208,799
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,051	170,506,319			32	702,480			1,083	171,208,799
19. Unpaid Dec. 31, current year (16+17-18.6)	175	29,638,118			1	50,000			176	29,688,118
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	62,757	24,755,191,135	(a)		78	173,747,075			62,835	24,928,938,210
21. Issued during year	4,886	3,045,536,131			27	64,000,720			4,913	3,109,536,851
22. Other changes to in force (Net)	(2,493)	(981,918,928)			(3)	(38,829,402)			(2,496)	(1,020,748,330)
23. In force December 31 of current year	65,150	26,818,808,338	(a)		102	198,918,393			65,252	27,017,726,731

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	106,310	106,310			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,088,672	17,360,775	892,024	7,278,990	7,689,608
25.2 Guaranteed renewable (b)	7,848,073	7,907,281		3,538,850	6,871,483
25.3 Non-renewable for stated reasons only (b)	355,419	346,875	4,394	109,301	44,929
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	25,292,164	25,614,931	896,418	10,927,141	14,606,020
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,398,474	25,721,241	896,418	10,927,141	14,606,020

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	28,926,628		218,206		29,144,834
2. Annuity considerations	18,860,308		6,965,675		25,825,983
3. Deposit-type contract funds	294,308	XXX	5,508,336	XXX	5,802,644
4. Other considerations			8,181,340		8,181,340
5. Totals (Sum of Lines 1 to 4)	48,081,244		20,873,557		68,954,801
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	524,050				524,050
6.2 Applied to pay renewal premiums	1,385,063				1,385,063
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,099,251				7,099,251
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,008,364				9,008,364
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,899				5,899
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,899				5,899
8. Grand Totals (Lines 6.5 plus 7.4)	9,014,263				9,014,263
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,615,367				9,615,367
10. Matured endowments	61,351				61,351
11. Annuity benefits	3,332,881		2,357,440		5,690,321
12. Surrender values and withdrawals for life contracts	17,664,924		20,942,590		38,607,514
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	102,972		848		103,820
15. Totals	30,777,495		23,300,878		54,078,373
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	34	3,859,635							34	3,859,635
17. Incurred during current year	113	8,524,058			1	848			114	8,524,906
Settled during current year:										
18.1 By payment in full	126	9,769,690			1	848			127	9,770,538
18.2 By payment on compromised claims										
18.3 Totals paid	126	9,769,690			1	848			127	9,770,538
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	126	9,769,690			1	848			127	9,770,538
19. Unpaid Dec. 31, current year (16+17-18.6)	21	2,614,003							21	2,614,003
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	9,560	2,337,982,200	(a)		11	8,813,944			9,571	2,346,796,144
21. Issued during year	477	202,649,296				440,000			477	203,089,296
22. Other changes to in force (Net)	(296)	(76,003,424)			(1)	(1,077,568)			(297)	(77,080,992)
23. In force December 31 of current year	9,741	2,464,628,072	(a)		10	8,176,376			9,751	2,472,804,448

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	244	244			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,626,055	1,654,638	67,934	887,911	1,915,554
25.2 Guaranteed renewable (b)	1,503,809	1,515,071		582,404	720,986
25.3 Non-renewable for stated reasons only (b)	101,859	99,571	465	13,993	24,236
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,231,723	3,269,280	68,399	1,484,308	2,660,776
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,231,967	3,269,524	68,399	1,484,308	2,660,776

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	43,788,833		53,090		43,841,923
2. Annuity considerations	22,550,602		8,338,027		30,888,629
3. Deposit-type contract funds	1,110,212	XXX	6,204,655	XXX	7,314,867
4. Other considerations			13,674,998		13,674,998
5. Totals (Sum of Lines 1 to 4)	67,449,647		28,270,770		95,720,417
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	667,853				667,853
6.2 Applied to pay renewal premiums	1,025,480				1,025,480
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,757,785				6,757,785
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,451,118				8,451,118
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,347				1,347
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,347				1,347
8. Grand Totals (Lines 6.5 plus 7.4)	8,452,465				8,452,465
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,549,477				12,549,477
10. Matured endowments					
11. Annuity benefits	1,956,811		5,303,553		7,260,364
12. Surrender values and withdrawals for life contracts	15,379,091		11,421,102		26,800,193
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	26,659				26,659
15. Totals	29,912,038		16,724,655		46,636,693
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	9	6,847,122							9	6,847,122
17. Incurred during current year	108	7,554,922							108	7,554,922
Settled during current year:										
18.1 By payment in full	102	12,576,136							102	12,576,136
18.2 By payment on compromised claims										
18.3 Totals paid	102	12,576,136							102	12,576,136
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	102	12,576,136							102	12,576,136
19. Unpaid Dec. 31, current year (16+17-18.6)	15	1,825,908							15	1,825,908
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,550	2,895,486,988	(a)		3	295,000			7,553	2,895,781,988
21. Issued during year	623	474,038,456				450,000			623	474,488,456
22. Other changes to in force (Net)	(163)	(91,584,943)				(519,929)			(163)	(92,104,872)
23. In force December 31 of current year	8,010	3,277,940,501	(a)		3	225,071			8,013	3,278,165,572

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,231,199	1,260,101	43,636	163,492	46,945
25.2 Guaranteed renewable (b)	554,455	558,668		100,276	737,975
25.3 Non-renewable for stated reasons only (b)	7,941	7,808			
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,793,595	1,826,577	43,636	263,768	784,920
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,793,595	1,826,577	43,636	263,768	784,920

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	318,098,910		4,757,831		322,856,741
2. Annuity considerations	237,277,391		330,005,752		567,283,143
3. Deposit-type contract funds	6,467,021	XXX	52,287,753	XXX	58,754,774
4. Other considerations			644,761,793		644,761,793
5. Totals (Sum of Lines 1 to 4)	561,843,322		1,031,813,129		1,593,656,451
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,465,205				4,465,205
6.2 Applied to pay renewal premiums	14,572,586				14,572,586
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	54,664,207				54,664,207
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	73,701,998				73,701,998
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	45,052				45,052
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	45,052				45,052
8. Grand Totals (Lines 6.5 plus 7.4)	73,747,050				73,747,050
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	141,756,310		2,966,378		144,722,688
10. Matured endowments	2,313,420				2,313,420
11. Annuity benefits	22,064,820		10,324,767		32,389,587
12. Surrender values and withdrawals for life contracts	126,772,450		1,001,509,602		1,128,282,052
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	493,262		5,607		498,869
15. Totals	293,400,262		1,014,806,354		1,308,206,616
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	275	52,774,301			1	503,091			276	53,277,392
17. Incurred during current year	1,186	116,479,772			12	3,272,101			1,198	119,751,873
Settled during current year:										
18.1 By payment in full	1,290	144,562,727			11	2,971,985			1,301	147,534,712
18.2 By payment on compromised claims										
18.3 Totals paid	1,290	144,562,727			11	2,971,985			1,301	147,534,712
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,290	144,562,727			11	2,971,985			1,301	147,534,712
19. Unpaid Dec. 31, current year (16+17-18.6)	171	24,691,346			2	803,207			173	25,494,553
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	76,824	27,540,718,303	(a)		125	1,061,422,167			76,949	28,602,140,470
21. Issued during year	4,464	2,875,260,192			6	33,470,000			4,470	2,908,730,192
22. Other changes to in force (Net)	(3,401)	(1,188,341,351)			(2)	(114,605,587)			(3,403)	(1,302,946,938)
23. In force December 31 of current year	77,887	29,227,637,144	(a)		129	980,286,580			78,016	30,207,923,724

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	8,689	8,689			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	18,113,434	18,340,209	965,915	11,461,910	9,276,363
25.2 Guaranteed renewable (b)	6,199,314	6,245,792		2,017,644	5,706,919
25.3 Non-renewable for stated reasons only (b)	415,908	404,544	6,928	36,284	18,558
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	24,728,656	24,990,545	972,843	13,515,838	15,001,840
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	24,737,345	24,999,234	972,843	13,515,838	15,001,840

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	141,869,770		1,131,377		143,001,147
2. Annuity considerations	83,580,087		118,313,231		201,893,318
3. Deposit-type contract funds	3,816,242	XXX	55,357,528	XXX	59,173,770
4. Other considerations			51,296,659		51,296,659
5. Totals (Sum of Lines 1 to 4)	229,266,099		226,098,795		455,364,894
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,752,144				1,752,144
6.2 Applied to pay renewal premiums	4,611,849				4,611,849
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,454,228				20,454,228
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,818,221				26,818,221
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,870				6,870
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,870				6,870
8. Grand Totals (Lines 6.5 plus 7.4)	26,825,091				26,825,091
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	39,692,598		2,551,419		42,244,017
10. Matured endowments	126,785				126,785
11. Annuity benefits	14,299,477		22,355,016		36,654,493
12. Surrender values and withdrawals for life contracts	63,541,107		115,802,945		179,344,052
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	295,658				295,658
15. Totals	117,955,625		140,709,380		258,665,005
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	90	5,001,993			1	750,000			91	5,751,993
17. Incurred during current year	554	41,605,072			8	1,863,419			562	43,468,490
Settled during current year:										
18.1 By payment in full	557	40,114,881			8	2,551,419			565	42,666,300
18.2 By payment on compromised claims										
18.3 Totals paid	557	40,114,881			8	2,551,419			565	42,666,300
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	557	40,114,881			8	2,551,419			565	42,666,300
19. Unpaid Dec. 31, current year (16+17-18.6)	87	6,492,183			1	62,000			88	6,554,183
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	33,293	11,340,305,552	(a)		29	215,821,119			33,322	11,556,126,671
21. Issued during year	2,019	1,288,669,190			3	21,761,000			2,022	1,310,430,190
22. Other changes to in force (Net)	(1,466)	(680,537,368)				(22,494,635)			(1,466)	(703,032,003)
23. In force December 31 of current year	33,846	11,948,437,374	(a)		32	215,087,484			33,878	12,163,524,858

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	4,393	4,393			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,740,825	7,848,865	416,341	3,619,381	5,892,541
25.2 Guaranteed renewable (b)	1,896,492	1,910,634		691,610	727,539
25.3 Non-renewable for stated reasons only (b)	182,837	178,094	1,362		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,820,154	9,937,593	417,703	4,310,991	6,620,080
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,824,547	9,941,986	417,703	4,310,991	6,620,080

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	103,780,699		174,066		103,954,765
2. Annuity considerations	25,519,049		147,184,957		172,704,006
3. Deposit-type contract funds	12,320,304	XXX	9,463,145	XXX	21,783,449
4. Other considerations			269,040,897		269,040,897
5. Totals (Sum of Lines 1 to 4)	141,620,052		425,863,065		567,483,117
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,003,719				1,003,719
6.2 Applied to pay renewal premiums	3,471,082				3,471,082
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,922,631				12,922,631
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,397,432				17,397,432
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	12,956				12,956
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	12,956				12,956
8. Grand Totals (Lines 6.5 plus 7.4)	17,410,388				17,410,388
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,497,331				25,497,331
10. Matured endowments	189,206				189,206
11. Annuity benefits	5,555,821		16,119,089		21,674,910
12. Surrender values and withdrawals for life contracts	27,555,662		65,723,213		93,278,875
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	115,932				115,932
15. Totals	58,913,952		81,842,302		140,756,254
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	56	4,948,603							56	4,948,603
17. Incurred during current year	336	22,705,467							336	22,705,467
Settled during current year:										
18.1 By payment in full	350	25,802,469							350	25,802,469
18.2 By payment on compromised claims										
18.3 Totals paid	350	25,802,469							350	25,802,469
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	350	25,802,469							350	25,802,469
19. Unpaid Dec. 31, current year (16+17-18.6)	42	1,851,602							42	1,851,602
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	18,903	4,121,709,224	(a)		14	59,146,547			18,917	4,180,855,771
21. Issued during year	690	386,065,958							690	386,065,958
22. Other changes to in force (Net)	(532)	(23,446,635)				(531,938)			(532)	(23,978,574)
23. In force December 31 of current year	19,061	4,484,328,548	(a)		14	58,614,609			19,075	4,542,943,156

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,918,435	1,953,824	98,540	1,756,517	1,194,267
25.2 Guaranteed renewable (b)	1,990,828	2,005,626		290,520	1,223,088
25.3 Non-renewable for stated reasons only (b)	39,515	38,660	283	46,092	(31,285)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,948,778	3,998,110	98,823	2,093,129	2,386,070
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,948,778	3,998,110	98,823	2,093,129	2,386,070

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	53,536,021		234,898		53,770,919
2. Annuity considerations	28,477,592		34,504,630		62,982,222
3. Deposit-type contract funds	2,697,557	XXX	9,439,458	XXX	12,137,015
4. Other considerations			60,790,321		60,790,321
5. Totals (Sum of Lines 1 to 4)	84,711,170		104,969,307		189,680,477
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,015,458				1,015,458
6.2 Applied to pay renewal premiums	2,087,287				2,087,287
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,154,103				14,154,103
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,256,848				17,256,848
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,835				4,835
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,835				4,835
8. Grand Totals (Lines 6.5 plus 7.4)	17,261,683				17,261,683
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	32,324,567		25,000		32,349,567
10. Matured endowments	37,367				37,367
11. Annuity benefits	5,129,416		8,784,431		13,913,847
12. Surrender values and withdrawals for life contracts	27,152,883		70,818,672		97,971,555
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	149,963				149,963
15. Totals	64,794,196		79,628,103		144,422,299
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	55	5,083,727							55	5,083,727
17. Incurred during current year	289	31,973,458			1	25,000			290	31,998,458
Settled during current year:										
18.1 By payment in full	289	32,511,827			1	25,000			290	32,536,827
18.2 By payment on compromised claims										
18.3 Totals paid	289	32,511,827			1	25,000			290	32,536,827
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	289	32,511,827			1	25,000			290	32,536,827
19. Unpaid Dec. 31, current year (16+17-18.6)	55	4,545,358							55	4,545,358
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	15,610	5,370,392,132	(a)		5	3,122,173			15,615	5,373,514,305
21. Issued during year	689	400,258,106				544,000			689	400,802,106
22. Other changes to in force (Net)	(640)	(247,436,016)				(818,559)			(640)	(248,254,575)
23. In force December 31 of current year	15,659	5,523,214,223	(a)		5	2,847,614			15,664	5,526,061,837

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	4,192	4,192			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,693,280	3,750,853	208,240	1,366,511	809,133
25.2 Guaranteed renewable (b)	1,953,737	1,968,090		260,220	29,099
25.3 Non-renewable for stated reasons only (b)	134,084	130,819	1,090	100,453	103,513
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,781,101	5,849,762	209,330	1,727,184	941,745
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,785,293	5,853,954	209,330	1,727,184	941,745

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	44,819,921		270,820		45,090,741
2. Annuity considerations	57,491,597		36,273,591		93,765,188
3. Deposit-type contract funds	909,537	XXX	22,520,932	XXX	23,430,469
4. Other considerations			22,668,088		22,668,088
5. Totals (Sum of Lines 1 to 4)	103,221,055		81,733,431		184,954,486
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	938,553				938,553
6.2 Applied to pay renewal premiums	1,814,544				1,814,544
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,539,178				8,539,178
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,292,275				11,292,275
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,646				7,646
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,646				7,646
8. Grand Totals (Lines 6.5 plus 7.4)	11,299,921				11,299,921
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	26,320,086		101,420		26,421,506
10. Matured endowments	2,501				2,501
11. Annuity benefits	6,353,605		39,971,599		46,325,204
12. Surrender values and withdrawals for life contracts	33,950,867		47,611,736		81,562,603
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	352,934		1,973		354,907
15. Totals	66,979,993		87,686,728		154,666,721
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	43	2,503,333							43	2,503,333
17. Incurred during current year	335	25,263,901			2	103,393			337	25,367,294
Settled during current year:										
18.1 By payment in full	346	26,692,534			2	103,393			348	26,795,927
18.2 By payment on compromised claims										
18.3 Totals paid	346	26,692,534			2	103,393			348	26,795,927
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	346	26,692,534			2	103,393			348	26,795,927
19. Unpaid Dec. 31, current year (16+17-18.6)	32	1,074,700							32	1,074,700
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,405	4,080,504,511	(a)		13	9,484,607			14,418	4,089,989,118
21. Issued during year	663	418,850,750			1	910,000			664	419,760,750
22. Other changes to in force (Net)	(507)	(184,986,781)				(513,179)			(507)	(185,499,960)
23. In force December 31 of current year	14,561	4,314,368,480	(a)		14	9,881,428			14,575	4,324,249,908

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,362	2,362			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,748,446	3,874,821	211,413	4,258,019	2,824,111
25.2 Guaranteed renewable (b)	1,561,298	1,572,956		303,377	32,585
25.3 Non-renewable for stated reasons only (b)	65,853	65,397	583		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,375,597	5,513,174	211,996	4,561,396	2,856,696
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,377,959	5,515,536	211,996	4,561,396	2,856,696

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



6 5 9 3 5 2 0 2 1 4 3 0 1 9 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	72,577,473		568,377		73,145,850
2. Annuity considerations	54,810,636		41,204,157		96,014,793
3. Deposit-type contract funds	2,413,385	XXX	31,146,310	XXX	33,559,695
4. Other considerations			20,463,337		20,463,337
5. Totals (Sum of Lines 1 to 4)	129,801,494		93,382,181		223,183,675
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	963,711				963,711
6.2 Applied to pay renewal premiums	1,681,842				1,681,842
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,840,742				8,840,742
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,486,295				11,486,295
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,327				6,327
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,327				6,327
8. Grand Totals (Lines 6.5 plus 7.4)	11,492,622				11,492,622
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	22,490,768		60,000		22,550,768
10. Matured endowments	120,996				120,996
11. Annuity benefits	3,851,069		16,456,386		20,307,455
12. Surrender values and withdrawals for life contracts	31,952,575		47,307,049		79,259,624
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	257,981				257,981
15. Totals	58,673,389		63,823,435		122,496,824
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	40	2,755,632							40	2,755,632
17. Incurred during current year	214	20,893,002			3	60,000			217	20,953,002
Settled during current year:										
18.1 By payment in full	235	22,767,189			3	60,000			238	22,827,189
18.2 By payment on compromised claims										
18.3 Totals paid	235	22,767,189			3	60,000			238	22,827,189
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	235	22,767,189			3	60,000			238	22,827,189
19. Unpaid Dec. 31, current year (16+17-18.6)	19	881,445							19	881,445
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	14,647	5,848,484,772	(a)		28	56,442,859			14,675	5,904,927,631
21. Issued during year	1,291	731,776,917			6	4,703,000			1,297	736,479,917
22. Other changes to in force (Net)	(392)	(246,462,357)			(1)	(8,773,020)			(393)	(255,235,377)
23. In force December 31 of current year	15,546	6,333,799,332	(a)		33	52,372,839			15,579	6,386,172,171

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,546,276	5,639,781	367,388	3,425,881	2,352,084
25.2 Guaranteed renewable (b)	1,273,973	1,283,596		859,919	739,346
25.3 Non-renewable for stated reasons only (b)	104,951	102,521	2,700		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,925,200	7,025,898	370,088	4,285,800	3,091,430
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,925,200	7,025,898	370,088	4,285,800	3,091,430

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	23,975,333		185,269		24,160,602
2. Annuity considerations	27,395,180		3,962,002		31,357,182
3. Deposit-type contract funds	5,019,305	XXX	3,581,755	XXX	8,601,060
4. Other considerations			6,930,490		6,930,490
5. Totals (Sum of Lines 1 to 4)	56,389,818		14,659,516		71,049,334
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	589,648				589,648
6.2 Applied to pay renewal premiums	1,331,944				1,331,944
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,377,906				6,377,906
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,299,498				8,299,498
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,021				7,021
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,021				7,021
8. Grand Totals (Lines 6.5 plus 7.4)	8,306,519				8,306,519
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,370,594		50,001		12,420,595
10. Matured endowments	131,613				131,613
11. Annuity benefits	2,883,603		5,047,739		7,931,342
12. Surrender values and withdrawals for life contracts	16,533,955		10,622,312		27,156,267
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	131,328				131,328
15. Totals	32,051,093		15,720,052		47,771,145
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	23	1,183,622							23	1,183,622
17. Incurred during current year	218	12,169,197			1	50,001			219	12,219,198
Settled during current year:										
18.1 By payment in full	222	12,633,533			1	50,001			223	12,683,534
18.2 By payment on compromised claims										
18.3 Totals paid	222	12,633,533			1	50,001			223	12,683,534
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	222	12,633,533			1	50,001			223	12,683,534
19. Unpaid Dec. 31, current year (16+17-18.6)	19	719,287							19	719,287
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,139	2,438,384,973	(a)		3	2,624,000			8,142	2,441,008,973
21. Issued during year	373	217,303,550			1	1,270,000			374	218,573,550
22. Other changes to in force (Net)	(200)	(62,643,306)				(475,000)			(200)	(63,118,306)
23. In force December 31 of current year	8,312	2,593,045,216	(a)		4	3,419,000			8,316	2,596,464,216

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	122	122			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,670,128	1,759,205	66,128	745,766	501,128
25.2 Guaranteed renewable (b)	864,052	870,496		270,537	200,070
25.3 Non-renewable for stated reasons only (b)	35,572	36,006	97		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,569,752	2,665,707	66,225	1,016,303	701,198
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,569,874	2,665,829	66,225	1,016,303	701,198

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	167,973,669		1,729,635		169,703,304
2. Annuity considerations	92,914,026		41,628,079		134,542,105
3. Deposit-type contract funds	5,344,285	XXX	35,559,719	XXX	40,904,004
4. Other considerations			156,558,514		156,558,514
5. Totals (Sum of Lines 1 to 4)	266,231,980		235,475,947		501,707,927
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,380,387				3,380,387
6.2 Applied to pay renewal premiums	10,343,948				10,343,948
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,582,537				34,582,537
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,306,872				48,306,872
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	14,863				14,863
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,863				14,863
8. Grand Totals (Lines 6.5 plus 7.4)	48,321,735				48,321,735
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	65,030,043		2,197,509		67,227,552
10. Matured endowments	361,411				361,411
11. Annuity benefits	9,876,317		21,333,422		31,209,739
12. Surrender values and withdrawals for life contracts	69,860,602		339,540,366		409,400,968
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	461,145				461,145
15. Totals	145,589,518		363,071,297		508,660,815
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	129	13,981,268							129	13,981,268
17. Incurred during current year	768	57,716,590			7	2,197,509			775	59,914,099
Settled during current year:										
18.1 By payment in full	792	65,852,253			7	2,197,509			799	68,049,762
18.2 By payment on compromised claims										
18.3 Totals paid	792	65,852,253			7	2,197,509			799	68,049,762
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	792	65,852,253			7	2,197,509			799	68,049,762
19. Unpaid Dec. 31, current year (16+17-18.6)	105	5,845,605							105	5,845,605
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	42,271	15,429,846,626	(a)		15	85,284,697			42,286	15,515,131,323
21. Issued during year	2,507	1,410,051,217			13	23,390,000			2,520	1,433,441,217
22. Other changes to in force (Net)	(1,918)	(656,402,920)				(17,923,231)			(1,918)	(674,326,151)
23. In force December 31 of current year	42,860	16,183,494,924	(a)		28	90,751,466			42,888	16,274,246,390

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	663	663			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	16,910,748	17,218,752	1,407,576	10,555,157	17,418,542
25.2 Guaranteed renewable (b)	9,843,450	9,917,814		3,796,280	6,934,320
25.3 Non-renewable for stated reasons only (b)	407,254	398,354	7,203	161,450	499,144
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	27,161,452	27,534,920	1,414,779	14,512,887	24,852,006
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	27,162,115	27,535,583	1,414,779	14,512,887	24,852,006

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	368,970,488		6,477,704		375,448,192
2. Annuity considerations	302,280,787		214,951,176		517,231,963
3. Deposit-type contract funds	16,648,593	XXX	497,122,647	XXX	513,771,240
4. Other considerations			897,503,851		897,503,851
5. Totals (Sum of Lines 1 to 4)	687,899,868		1,616,055,378		2,303,955,246
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,850,027				4,850,027
6.2 Applied to pay renewal premiums	12,743,307				12,743,307
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	49,625,244				49,625,244
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	67,218,578				67,218,578
Annuities:					
7.1 Paid in cash or left on deposit	46,064				46,064
7.2 Applied to provide paid-up annuities	38,708				38,708
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	84,772				84,772
8. Grand Totals (Lines 6.5 plus 7.4)	67,303,350				67,303,350
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	110,164,632		5,973,651		116,138,283
10. Matured endowments	481,645				481,645
11. Annuity benefits	34,334,056		181,104,672		215,438,728
12. Surrender values and withdrawals for life contracts	155,235,842		2,449,476,415		2,604,712,257
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,058,274		22,858		1,081,132
15. Totals	301,274,449		2,636,577,596		2,937,852,045
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	259	21,841,969			3	696,773			262	22,538,741
17. Incurred during current year	1,236	111,202,247			28	6,004,752			1,264	117,206,999
Settled during current year:										
18.1 By payment in full	1,258	111,704,541			29	5,996,508			1,287	117,701,050
18.2 By payment on compromised claims										
18.3 Totals paid	1,258	111,704,541			29	5,996,508			1,287	117,701,050
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,258	111,704,541			29	5,996,508			1,287	117,701,050
19. Unpaid Dec. 31, current year (16+17-18.6)	237	21,339,674			2	705,017			239	22,044,690
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	70,576	29,709,971,473	(a)		87	2,794,125,761			70,663	32,504,097,234
21. Issued during year	5,785	3,779,310,672			11	80,712,000			5,796	3,860,022,672
22. Other changes to in force (Net)	(1,861)	(1,451,136,573)			(1)	(1,147,081,599)			(1,862)	(2,598,218,172)
23. In force December 31 of current year	74,500	32,038,145,572	(a)		97	1,727,756,162			74,597	33,765,901,734

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	6,640	6,701			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	21,792,513	22,062,381	1,137,080	15,152,148	14,393,858
25.2 Guaranteed renewable (b)	11,045,351	11,129,162		2,165,864	5,915,918
25.3 Non-renewable for stated reasons only (b)	591,237	575,006	9,610	141,662	425,454
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,429,101	33,766,549	1,146,690	17,459,674	20,735,230
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,435,741	33,773,250	1,146,690	17,459,674	20,735,230

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 1 4 3 0 2 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	163,508,922		1,465,837		164,974,759
2. Annuity considerations	168,299,721		100,584,548		268,884,269
3. Deposit-type contract funds	7,515,940	XXX	55,115,622	XXX	62,631,562
4. Other considerations			258,550,081		258,550,081
5. Totals (Sum of Lines 1 to 4)	339,324,583		415,716,088		755,040,671
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,938,355				3,938,355
6.2 Applied to pay renewal premiums	9,771,307				9,771,307
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	33,323,799				33,323,799
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	47,033,461				47,033,461
Annuities:					
7.1 Paid in cash or left on deposit	150				150
7.2 Applied to provide paid-up annuities	50,536				50,536
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	50,686				50,686
8. Grand Totals (Lines 6.5 plus 7.4)	47,084,147				47,084,147
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	74,656,582		374,370		75,030,952
10. Matured endowments	333,598				333,598
11. Annuity benefits	42,376,325		68,305,364		110,681,689
12. Surrender values and withdrawals for life contracts	132,762,916		358,817,602		491,580,518
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	539,520				539,520
15. Totals	250,668,941		427,497,336		678,166,277
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	199	17,990,154			1	50,370			200	18,040,525
17. Incurred during current year Settled during current year:	969	64,875,701			4	324,000			973	65,199,701
18.1 By payment in full	1,045	75,529,701			5	374,370			1,050	75,904,072
18.2 By payment on compromised claims										
18.3 Totals paid	1,045	75,529,701			5	374,370			1,050	75,904,072
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,045	75,529,701			5	374,370			1,050	75,904,072
19. Unpaid Dec. 31, current year (16+17-18.6)	123	7,336,154							123	7,336,154
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	47,485	12,955,396,925	(a)		38	95,751,307			47,523	13,051,148,232
21. Issued during year	2,468	1,305,617,066			9	39,410,000			2,477	1,345,027,066
22. Other changes to in force (Net)	(1,781)	(469,429,531)			(1)	(13,541,637)			(1,782)	(482,971,168)
23. In force December 31 of current year	48,172	13,791,584,460	(a)		46	121,619,670			48,218	13,913,204,130

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,722	1,722			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,766,615	8,945,668	490,349	5,596,444	1,721,568
25.2 Guaranteed renewable (b)	6,280,591	6,327,806		1,527,956	1,561,728
25.3 Non-renewable for stated reasons only (b)	205,663	201,606	2,365	67,477	40,524
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,252,869	15,475,080	492,714	7,191,877	3,323,820
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,254,591	15,476,802	492,714	7,191,877	3,323,820

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota
NAIC Group Code 0435

DURING THE YEAR 2021
NAIC Company Code 65935

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	105,769,889		539,505		106,309,394
2. Annuity considerations	127,970,275		84,572,035		212,542,310
3. Deposit-type contract funds	14,814,741	XXX	37,707,528	XXX	52,522,269
4. Other considerations			282,270,336		282,270,336
5. Totals (Sum of Lines 1 to 4)	248,554,905		405,089,404		653,644,309
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,466,445				1,466,445
6.2 Applied to pay renewal premiums	2,892,955				2,892,955
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,193,470				14,193,470
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,552,870				18,552,870
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	7,855				7,855
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	7,855				7,855
8. Grand Totals (Lines 6.5 plus 7.4)	18,560,725				18,560,725
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	29,637,048		597,172		30,234,220
10. Matured endowments	135,481				135,481
11. Annuity benefits	15,887,675		23,564,363		39,452,038
12. Surrender values and withdrawals for life contracts	58,038,356		343,409,904		401,448,260
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	252,681				252,681
15. Totals	103,951,241		367,571,439		471,522,680
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	88	9,130,854			2	467,172			90	9,598,026
17. Incurred during current year	425	27,315,489			1	130,000			426	27,445,489
Settled during current year:										
18.1 By payment in full	447	30,025,210			3	597,172			450	30,622,382
18.2 By payment on compromised claims										
18.3 Totals paid	447	30,025,210			3	597,172			450	30,622,382
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	447	30,025,210			3	597,172			450	30,622,382
19. Unpaid Dec. 31, current year (16+17-18.6)	66	6,421,133							66	6,421,133
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	22,573	6,576,093,405	(a)		11	57,451,358			22,584	6,633,544,763
21. Issued during year	1,277	805,693,471				2,570,000			1,277	808,263,471
22. Other changes to in force (Net)	(872)	(293,110,020)				(7,682,214)			(872)	(300,792,234)
23. In force December 31 of current year	22,978	7,088,676,856	(a)		11	52,339,144			22,989	7,141,016,000

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,975,418	6,098,877	235,036	4,201,099	3,045,909
25.2 Guaranteed renewable (b)	2,558,790	2,578,231		359,674	1,049,282
25.3 Non-renewable for stated reasons only (b)	41,392	40,585	499		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,575,600	8,717,693	235,535	4,560,773	4,095,191
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,575,600	8,717,693	235,535	4,560,773	4,095,191

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	89,477,886		1,072,653		90,550,539
2. Annuity considerations	22,182,330		53,707,873		75,890,203
3. Deposit-type contract funds	1,703,370	XXX	8,124,628	XXX	9,827,998
4. Other considerations			3,301,727		3,301,727
5. Totals (Sum of Lines 1 to 4)	113,363,586		66,206,881		179,570,467
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	492,016				492,016
6.2 Applied to pay renewal premiums	1,261,081				1,261,081
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,835,184				6,835,184
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,588,281				8,588,281
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,902				1,902
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,902				1,902
8. Grand Totals (Lines 6.5 plus 7.4)	8,590,183				8,590,183
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	21,781,222		1,683,756		23,464,978
10. Matured endowments	15,011				15,011
11. Annuity benefits	3,790,908		7,687,885		11,478,793
12. Surrender values and withdrawals for life contracts	18,362,486		12,565,006		30,927,492
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	499,863		872		500,735
15. Totals	44,449,490		21,937,519		66,387,009
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	27	8,722,389							27	8,722,389
17. Incurred during current year	215	17,331,288			6	1,699,662			221	19,030,950
Settled during current year:										
18.1 By payment in full	226	22,295,987			5	1,684,628			231	23,980,615
18.2 By payment on compromised claims										
18.3 Totals paid	226	22,295,987			5	1,684,628			231	23,980,615
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	226	22,295,987			5	1,684,628			231	23,980,615
19. Unpaid Dec. 31, current year (16+17-18.6)	16	3,757,690			1	15,034			17	3,772,724
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,143	5,533,547,407	(a)		12	196,836,173			13,155	5,730,383,580
21. Issued during year	1,156	617,133,616				7,050,000			1,156	624,183,616
22. Other changes to in force (Net)	(549)	(277,450,258)				(9,093,633)			(549)	(286,543,891)
23. In force December 31 of current year	13,750	5,873,230,766	(a)		12	194,792,540			13,762	6,068,023,306

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,934,249	8,100,264	442,859	4,742,401	6,620,922
25.2 Guaranteed renewable (b)	2,183,915	2,200,332		1,862,995	1,286,733
25.3 Non-renewable for stated reasons only (b)	398,146	390,482	6,615	104,809	303,106
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,516,310	10,691,078	449,474	6,710,205	8,210,761
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,516,310	10,691,078	449,474	6,710,205	8,210,761

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	83,172,701		1,189,645		84,362,346
2. Annuity considerations	72,518,250		69,181,068		141,699,318
3. Deposit-type contract funds	2,444,605	XXX	47,090,018	XXX	49,534,623
4. Other considerations			83,014,192		83,014,192
5. Totals (Sum of Lines 1 to 4)	158,135,556		200,474,923		358,610,479
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,763,844				1,763,844
6.2 Applied to pay renewal premiums	3,881,659				3,881,659
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,745,688				16,745,688
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,391,191				22,391,191
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	15,351				15,351
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	15,351				15,351
8. Grand Totals (Lines 6.5 plus 7.4)	22,406,542				22,406,542
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	32,035,033		539,000		32,574,033
10. Matured endowments	312,670				312,670
11. Annuity benefits	13,033,359		27,348,164		40,381,523
12. Surrender values and withdrawals for life contracts	72,415,596		163,703,666		236,119,262
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	206,907		3,177		210,084
15. Totals	118,003,565		191,594,007		309,597,572
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	98	5,002,212							98	5,002,212
17. Incurred during current year	466	31,690,168			6	542,177			472	32,232,345
Settled during current year:										
18.1 By payment in full	504	32,554,573			6	542,177			510	33,096,751
18.2 By payment on compromised claims										
18.3 Totals paid	504	32,554,573			6	542,177			510	33,096,751
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	504	32,554,573			6	542,177			510	33,096,751
19. Unpaid Dec. 31, current year (16+17-18.6)	60	4,137,807							60	4,137,807
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	27,788	8,495,943,645	(a)		19	131,222,805			27,807	8,627,166,450
21. Issued during year	1,702	913,525,885				16,393,608			1,702	929,919,493
22. Other changes to in force (Net)	(1,207)	(395,932,860)			2	(8,916,676)			(1,205)	(404,849,536)
23. In force December 31 of current year	28,283	9,013,536,670	(a)		21	138,699,737			28,304	9,152,236,407

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,073,208	8,298,495	451,741	8,828,671	7,453,915
25.2 Guaranteed renewable (b)	2,487,171	2,506,071		815,519	1,328,467
25.3 Non-renewable for stated reasons only (b)	273,055	269,631	4,120	41,600	(161,644)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,833,434	11,074,197	455,861	9,685,790	8,620,738
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,833,434	11,074,197	455,861	9,685,790	8,620,738

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,313,827		829,880		15,143,707
2. Annuity considerations	18,404,879		4,153,819		22,558,698
3. Deposit-type contract funds	151,777	XXX	4,442,229	XXX	4,594,006
4. Other considerations			884,811		884,811
5. Totals (Sum of Lines 1 to 4)	32,870,483		10,310,739		43,181,222
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	482,459				482,459
6.2 Applied to pay renewal premiums	902,343				902,343
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,383,274				3,383,274
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,768,076				4,768,076
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,802				1,802
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,802				1,802
8. Grand Totals (Lines 6.5 plus 7.4)	4,769,878				4,769,878
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,456,670				6,456,670
10. Matured endowments	179,079				179,079
11. Annuity benefits	1,564,409		2,848,318		4,412,727
12. Surrender values and withdrawals for life contracts	7,485,113		1,456,348		8,941,461
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	42,524				42,524
15. Totals	15,727,795		4,304,666		20,032,461
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	15	1,482,614							15	1,482,614
17. Incurred during current year	96	5,504,408							96	5,504,408
Settled during current year:										
18.1 By payment in full	102	6,678,274							102	6,678,274
18.2 By payment on compromised claims										
18.3 Totals paid	102	6,678,274							102	6,678,274
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	102	6,678,274							102	6,678,274
19. Unpaid Dec. 31, current year (16+17-18.6)	9	308,748							9	308,748
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,669	1,168,928,352	(a)		5	260,557,324			3,674	1,429,485,676
21. Issued during year	194	128,675,806				35,388,000			194	164,063,806
22. Other changes to in force (Net)	(73)	(5,428,575)				5,532,074			(73)	103,499
23. In force December 31 of current year	3,790	1,292,175,583	(a)		5	301,477,398			3,795	1,593,652,981

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,301,452	1,345,363	29,233	1,205,623	618,051
25.2 Guaranteed renewable (b)	529,366	532,636		51,404	703,486
25.3 Non-renewable for stated reasons only (b)	25,724	25,545		5,706	5,706
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,856,542	1,903,544	29,233	1,262,733	1,327,243
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,856,542	1,903,544	29,233	1,262,733	1,327,243

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 1 4 3 0 2 8 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	145,645,542		488,133		146,133,675
2. Annuity considerations	25,805,756		22,603,903		48,409,659
3. Deposit-type contract funds	4,928,579	XXX	26,874,718	XXX	31,803,297
4. Other considerations			258,491,708		258,491,708
5. Totals (Sum of Lines 1 to 4)	176,379,877		308,458,462		484,838,339
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,007,317				1,007,317
6.2 Applied to pay renewal premiums	3,098,782				3,098,782
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,893,354				10,893,354
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,999,453				14,999,453
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,053				5,053
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,053				5,053
8. Grand Totals (Lines 6.5 plus 7.4)	15,004,506				15,004,506
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,809,887		677,857		20,487,744
10. Matured endowments	16,574				16,574
11. Annuity benefits	2,457,025		12,868,780		15,325,805
12. Surrender values and withdrawals for life contracts	28,504,900		268,299,665		296,804,565
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	148,878				148,878
15. Totals	50,937,264		281,846,302		332,783,566
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	64	2,666,370							64	2,666,370
17. Incurred during current year	357	18,598,676			4	677,857			361	19,276,533
Settled during current year:										
18.1 By payment in full	377	19,975,700			4	677,857			381	20,653,557
18.2 By payment on compromised claims										
18.3 Totals paid	377	19,975,700			4	677,857			381	20,653,557
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	377	19,975,700			4	677,857			381	20,653,557
19. Unpaid Dec. 31, current year (16+17-18.6)	44	1,289,346							44	1,289,346
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	16,738	3,239,013,690	(a)		12	28,538,181			16,750	3,267,551,871
21. Issued during year	959	404,913,711				2,465,000			959	407,378,711
22. Other changes to in force (Net)	(558)	(117,429,983)				(4,261,384)			(558)	(121,691,367)
23. In force December 31 of current year	17,139	3,526,497,418	(a)		12	26,741,797			17,151	3,553,239,215

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	276	276			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,423,638	2,492,665	115,875	1,601,932	2,162,493
25.2 Guaranteed renewable (b)	3,146,613	3,170,152		1,246,792	2,066,247
25.3 Non-renewable for stated reasons only (b)	130,212	128,651	48	319,819	10,706
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,700,463	5,791,468	115,923	3,168,543	4,239,446
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,700,739	5,791,744	115,923	3,168,543	4,239,446

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	44,025,535		443,213		44,468,748
2. Annuity considerations	47,595,293		27,279,898		74,875,191
3. Deposit-type contract funds		XXX	19,450,036	XXX	19,450,036
4. Other considerations			38,150,282		38,150,282
5. Totals (Sum of Lines 1 to 4)	91,620,828		85,323,429		176,944,257
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	535,084				535,084
6.2 Applied to pay renewal premiums	1,332,555				1,332,555
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,928,211				7,928,211
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,795,850				9,795,850
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	8,048				8,048
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	8,048				8,048
8. Grand Totals (Lines 6.5 plus 7.4)	9,803,898				9,803,898
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,681,453				12,681,453
10. Matured endowments					
11. Annuity benefits	4,508,808		8,764,942		13,273,750
12. Surrender values and withdrawals for life contracts	21,615,694		59,793,004		81,408,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	113,494		1,947		115,441
15. Totals	38,919,449		68,559,893		107,479,342
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	22	1,633,544							22	1,633,544
17. Incurred during current year	153	13,737,571			1	1,947			154	13,739,518
Settled during current year:										
18.1 By payment in full	150	12,794,947			1	1,947			151	12,796,894
18.2 By payment on compromised claims										
18.3 Totals paid	150	12,794,947			1	1,947			151	12,796,894
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	150	12,794,947			1	1,947			151	12,796,894
19. Unpaid Dec. 31, current year (16+17-18.6)	25	2,576,168							25	2,576,168
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,638	3,890,295,152	(a)		15	15,638,489			9,653	3,905,933,641
21. Issued during year	675	456,241,939			2	7,970,000			677	464,211,939
22. Other changes to in force (Net)	(395)	(134,924,203)			1	(2,422,903)			(394)	(137,347,106)
23. In force December 31 of current year	9,918	4,211,612,888	(a)		18	21,185,586			9,936	4,232,798,474

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	455	455			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,592,671	2,657,209	131,411	1,648,772	226,754
25.2 Guaranteed renewable (b)	934,041	941,139		234,056	852,344
25.3 Non-renewable for stated reasons only (b)	56,049	55,184	56		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,582,761	3,653,532	131,467	1,882,828	1,079,098
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,583,216	3,653,987	131,467	1,882,828	1,079,098

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	61,886,449		208,862		62,095,311
2. Annuity considerations	77,316,184		9,826,990		87,143,174
3. Deposit-type contract funds	4,884,908	XXX	9,509,970	XXX	14,394,878
4. Other considerations			69,379,816		69,379,816
5. Totals (Sum of Lines 1 to 4)	144,087,541		88,925,638		233,013,179
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	711,041				711,041
6.2 Applied to pay renewal premiums	2,024,998				2,024,998
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,287,139				8,287,139
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,023,178				11,023,178
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,148				6,148
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,148				6,148
8. Grand Totals (Lines 6.5 plus 7.4)	11,029,326				11,029,326
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,386,323				17,386,323
10. Matured endowments	1,776				1,776
11. Annuity benefits	7,487,995		14,556,178		22,044,173
12. Surrender values and withdrawals for life contracts	28,229,688		137,124,722		165,354,410
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	100,316		1,640		101,956
15. Totals	53,206,098		151,682,540		204,888,638
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	41	2,656,590							41	2,656,590
17. Incurred during current year	241	16,860,648			2	1,640			243	16,862,288
Settled during current year:										
18.1 By payment in full	252	17,488,261			2	1,640			254	17,489,901
18.2 By payment on compromised claims										
18.3 Totals paid	252	17,488,261			2	1,640			254	17,489,901
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	252	17,488,261			2	1,640			254	17,489,901
19. Unpaid Dec. 31, current year (16+17-18.6)	30	2,028,977							30	2,028,977
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,284	4,111,164,683	(a)		7	4,037,562			14,291	4,115,202,245
21. Issued during year	1,015	594,183,328			1	2,750,000			1,016	596,933,328
22. Other changes to in force (Net)	(472)	(121,099,201)				(1,057,859)			(472)	(122,157,060)
23. In force December 31 of current year	14,827	4,584,248,810	(a)		8	5,729,703			14,835	4,589,978,513

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,647,074	2,726,768	150,346	1,204,518	2,122,558
25.2 Guaranteed renewable (b)	2,541,275	2,559,142		270,924	825,865
25.3 Non-renewable for stated reasons only (b)	115,193	113,992	574	20,806	552
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,303,542	5,399,902	150,920	1,496,248	2,948,975
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,303,542	5,399,902	150,920	1,496,248	2,948,975

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey
NAIC Group Code 0435

LIFE INSURANCE

DURING THE YEAR 2021
NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	521,319,501		5,432,231		526,751,732
2. Annuity considerations	231,992,197		43,193,317		275,185,514
3. Deposit-type contract funds	5,857,350	XXX	91,835,093	XXX	97,692,443
4. Other considerations			558,384,105		558,384,105
5. Totals (Sum of Lines 1 to 4)	759,169,048		698,844,746		1,458,013,794
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,119,809				4,119,809
6.2 Applied to pay renewal premiums	13,466,594				13,466,594
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	74,207,503				74,207,503
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	91,793,906				91,793,906
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,655				4,655
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,655				4,655
8. Grand Totals (Lines 6.5 plus 7.4)	91,798,561				91,798,561
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	129,273,042		4,426,385		133,699,427
10. Matured endowments	85,378				85,378
11. Annuity benefits	24,612,581		41,683,384		66,295,965
12. Surrender values and withdrawals for life contracts	172,640,399		765,155,246		937,795,645
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,984,614				1,984,614
15. Totals	328,596,014		811,265,015		1,139,861,029
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	179	38,438,661							179	38,438,661
17. Incurred during current year	860	113,763,246			15	5,589,040			875	119,352,286
Settled during current year:										
18.1 By payment in full	940	131,342,736			14	4,426,385			954	135,769,121
18.2 By payment on compromised claims										
18.3 Totals paid	940	131,342,736			14	4,426,385			954	135,769,121
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	940	131,342,736			14	4,426,385			954	135,769,121
19. Unpaid Dec. 31, current year (16+17-18.6)	99	20,859,171			1	1,162,655			100	22,021,826
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	80,928	49,706,805,946	(a)		110	772,792,421			81,038	50,479,598,367
21. Issued during year	8,197	6,548,113,409			30	74,101,500			8,227	6,622,214,909
22. Other changes to in force (Net)	(2,397)	(1,719,251,367)			(5)	(88,983,996)			(2,402)	(1,808,235,363)
23. In force December 31 of current year	86,728	54,535,667,988	(a)		135	757,909,925			86,863	55,293,577,913

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	6,001	6,001			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	27,662,573	28,166,756	1,097,539	12,136,467	15,173,988
25.2 Guaranteed renewable (b)	11,147,211	11,231,417		2,469,543	5,093,111
25.3 Non-renewable for stated reasons only (b)	523,335	511,905	2,848	13,978	(3,757)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	39,333,119	39,910,078	1,100,387	14,619,988	20,263,342
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	39,339,120	39,916,079	1,100,387	14,619,988	20,263,342

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico
NAIC Group Code 0435

LIFE INSURANCE

DURING THE YEAR 2021
NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	26,573,484		569,355		27,142,839
2. Annuity considerations	33,903,290		7,285,790		41,189,080
3. Deposit-type contract funds	8,256,725	XXX	4,034,838	XXX	12,291,563
4. Other considerations			396,647		396,647
5. Totals (Sum of Lines 1 to 4)	68,733,499		12,286,630		81,020,129
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	575,420				575,420
6.2 Applied to pay renewal premiums	1,207,836				1,207,836
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,270,813				6,270,813
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,054,069				8,054,069
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	5,599				5,599
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	5,599				5,599
8. Grand Totals (Lines 6.5 plus 7.4)	8,059,668				8,059,668
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,814,789		(54,115)		8,760,674
10. Matured endowments	174,943				174,943
11. Annuity benefits	3,143,440		5,170,522		8,313,962
12. Surrender values and withdrawals for life contracts	20,648,223		8,952,494		29,600,717
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	140,103				140,103
15. Totals	32,921,498		14,068,901		46,990,399
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	29	1,160,132							29	1,160,132
17. Incurred during current year	187	10,438,688			2	(54,115)			189	10,384,573
Settled during current year:										
18.1 By payment in full	176	9,129,098			2	(54,115)			178	9,074,983
18.2 By payment on compromised claims										
18.3 Totals paid	176	9,129,098			2	(54,115)			178	9,074,983
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	176	9,129,098			2	(54,115)			178	9,074,983
19. Unpaid Dec. 31, current year (16+17-18.6)	40	2,469,723							40	2,469,723
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,392	2,424,927,386	(a)		20	18,727,848			8,412	2,443,655,234
21. Issued during year	378	205,770,914				4,163,000			378	209,933,914
22. Other changes to in force (Net)	(392)	(126,229,808)				(2,351,670)			(392)	(128,581,478)
23. In force December 31 of current year	8,378	2,504,468,492	(a)		20	20,539,178			8,398	2,525,007,670

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,571,897	1,635,327	66,664	949,956	1,500,773
25.2 Guaranteed renewable (b)	1,020,035	1,027,785		199,631	129,743
25.3 Non-renewable for stated reasons only (b)	54,322	54,290	566		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,646,254	2,717,402	67,230	1,149,587	1,630,516
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,646,254	2,717,402	67,230	1,149,587	1,630,516

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,402,738,311		30,538,275		1,433,276,586
2. Annuity considerations	535,849,764		118,083,312		653,933,076
3. Deposit-type contract funds	18,894,777	XXX	111,093,532	XXX	129,988,309
4. Other considerations			1,124,397,428		1,124,397,428
5. Totals (Sum of Lines 1 to 4)	1,957,482,852		1,384,112,547		3,341,595,399
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,549,733				11,549,733
6.2 Applied to pay renewal premiums	40,272,075				40,272,075
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	216,675,485				216,675,485
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	268,497,293				268,497,293
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	151,927				151,927
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	151,927				151,927
8. Grand Totals (Lines 6.5 plus 7.4)	268,649,220				268,649,220
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	422,871,032		6,615,089		429,486,121
10. Matured endowments	1,414,066				1,414,066
11. Annuity benefits	83,401,629		149,052,845		232,454,474
12. Surrender values and withdrawals for life contracts	566,602,493		1,882,921,180		2,449,523,673
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,248,685		10,032		5,258,717
15. Totals	1,079,537,905		2,038,599,146		3,118,137,051
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	462	88,201,507			2	2,379,962			464	90,581,469
17. Incurred during current year	3,148	424,723,533			63	4,740,867			3,211	429,464,401
Settled during current year:										
18.1 By payment in full	3,201	429,383,282			63	6,625,121			3,264	436,008,403
18.2 By payment on compromised claims										
18.3 Totals paid	3,201	429,383,282			63	6,625,121			3,264	436,008,403
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3,201	429,383,282			63	6,625,121			3,264	436,008,403
19. Unpaid Dec. 31, current year (16+17-18.6)	409	83,541,758			2	495,708			411	84,037,467
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	236,005	140,608,827,955	(a)		538	4,436,137,664			236,543	145,044,965,619
21. Issued during year	20,260	17,601,504,075			91	905,291,293			20,351	18,506,795,368
22. Other changes to in force (Net)	(10,004)	(7,034,750,685)				(614,623,771)			(10,004)	(7,649,374,456)
23. In force December 31 of current year	246,261	151,175,581,345	(a)		629	4,726,805,186			246,890	155,902,386,531

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	9,380	9,380			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	62,501,427	63,527,900	4,842,347	53,589,888	47,663,363
25.2 Guaranteed renewable (b)	24,537,297	24,723,714		6,172,496	11,913,703
25.3 Non-renewable for stated reasons only (b)	955,857	933,336	27,306	226,479	284,688
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	87,994,581	89,184,950	4,869,653	59,988,863	59,861,754
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	88,003,961	89,194,330	4,869,653	59,988,863	59,861,754

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	187,028,961		1,874,344		188,903,305
2. Annuity considerations	161,001,002		212,839,677		373,840,679
3. Deposit-type contract funds	8,058,830	XXX	81,379,223	XXX	89,438,053
4. Other considerations			158,623,485		158,623,485
5. Totals (Sum of Lines 1 to 4)	356,088,793		454,716,729		810,805,522
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,455,891				4,455,891
6.2 Applied to pay renewal premiums	13,283,354				13,283,354
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	48,215,531				48,215,531
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	65,954,776				65,954,776
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	8,845				8,845
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	8,845				8,845
8. Grand Totals (Lines 6.5 plus 7.4)	65,963,621				65,963,621
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	118,445,368		687,930		119,133,298
10. Matured endowments	677,093				677,093
11. Annuity benefits	108,296,081		49,842,098		158,138,179
12. Surrender values and withdrawals for life contracts	109,306,408		352,405,416		461,711,824
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	737,596				737,596
15. Totals	337,462,546		402,935,444		740,397,990
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	197	26,269,313							197	26,269,313
17. Incurred during current year	1,222	108,524,038			7	838,257			1,229	109,362,295
Settled during current year:										
18.1 By payment in full	1,281	119,860,047			5	687,930			1,286	120,547,977
18.2 By payment on compromised claims										
18.3 Totals paid	1,281	119,860,047			5	687,930			1,286	120,547,977
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,281	119,860,047			5	687,930			1,286	120,547,977
19. Unpaid Dec. 31, current year (16+17-18.6)	138	14,933,304			2	150,327			140	15,083,631
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	61,008	19,634,990,605	(a)		40	117,288,220			61,048	19,752,278,825
21. Issued during year	3,652	2,288,875,377			2	10,909,500			3,654	2,299,784,877
22. Other changes to in force (Net)	(2,360)	(942,696,447)				(19,346,100)			(2,360)	(962,042,547)
23. In force December 31 of current year	62,300	20,981,169,536	(a)		42	108,851,620			62,342	21,090,021,156

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	14,097	14,097			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	20,340,769	20,725,727	934,330	20,966,747	21,498,727
25.2 Guaranteed renewable (b)	9,384,942	9,455,064		2,605,498	8,246,822
25.3 Non-renewable for stated reasons only (b)	662,565	648,543	6,729	311,309	234,670
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	30,388,276	30,829,334	941,059	23,883,554	29,980,219
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	30,402,373	30,843,431	941,059	23,883,554	29,980,219

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	47,148,490		39,676		47,188,166
2. Annuity considerations	9,644,920		4,975,282		14,620,202
3. Deposit-type contract funds	702,524	XXX	6,699,608	XXX	7,402,132
4. Other considerations			5,637,366		5,637,366
5. Totals (Sum of Lines 1 to 4)	57,495,934		17,351,932		74,847,866
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	71,370				71,370
6.2 Applied to pay renewal premiums	127,270				127,270
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,084,264				2,084,264
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,282,904				2,282,904
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	197				197
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	197				197
8. Grand Totals (Lines 6.5 plus 7.4)	2,283,101				2,283,101
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	406,618				406,618
10. Matured endowments					
11. Annuity benefits	189,687		1,166,180		1,355,867
12. Surrender values and withdrawals for life contracts	6,483,989		15,009,324		21,493,313
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,227				3,227
15. Totals	7,083,521		16,175,504		23,259,025
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	82,270							5	82,270
17. Incurred during current year	23	372,283							23	372,283
Settled during current year:										
18.1 By payment in full	26	409,846							26	409,846
18.2 By payment on compromised claims										
18.3 Totals paid	26	409,846							26	409,846
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	26	409,846							26	409,846
19. Unpaid Dec. 31, current year (16+17-18.6)	2	44,708							2	44,708
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,974	1,418,168,523	(a)		1	540,000			2,975	1,418,708,523
21. Issued during year	361	167,235,134				150,000			361	167,385,134
22. Other changes to in force (Net)	(100)	(61,335,416)				(158,960)			(100)	(61,494,376)
23. In force December 31 of current year	3,235	1,524,068,241	(a)		1	531,040			3,236	1,524,599,281

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	571,099	571,076	26,680	164,166	648,416
25.2 Guaranteed renewable (b)	187,537	188,962			891
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	758,636	760,038	26,680	164,166	649,307
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	758,636	760,038	26,680	164,166	649,307

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	220,574,452		6,785,662		227,360,114
2. Annuity considerations	192,380,647		113,759,767		306,140,414
3. Deposit-type contract funds	21,425,097	XXX	65,298,337	XXX	86,723,434
4. Other considerations			359,356,140		359,356,140
5. Totals (Sum of Lines 1 to 4)	434,380,196		545,199,906		979,580,102
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,187,130				3,187,130
6.2 Applied to pay renewal premiums	7,247,900				7,247,900
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	31,086,955				31,086,955
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	41,521,985				41,521,985
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	21,660				21,660
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	21,660				21,660
8. Grand Totals (Lines 6.5 plus 7.4)	41,543,645				41,543,645
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	97,558,559		1,345,520		98,904,079
10. Matured endowments	204,735				204,735
11. Annuity benefits	19,225,079		112,203,024		131,428,103
12. Surrender values and withdrawals for life contracts	153,778,109		321,664,744		475,442,853
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	323,044				323,044
15. Totals	271,089,526		435,213,288		706,302,814
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	201	15,284,362			7	1,859,575			208	17,143,936
17. Incurred during current year	1,073	143,505,830			10	294,969			1,083	143,800,799
18.1 By payment in full	1,086	98,086,151			11	1,345,520			1,097	99,431,671
18.2 By payment on compromised claims										
18.3 Totals paid	1,086	98,086,151			11	1,345,520			1,097	99,431,671
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,086	98,086,151			11	1,345,520			1,097	99,431,671
19. Unpaid Dec. 31, current year (16+17-18.6)	188	60,704,040			6	809,024			194	61,513,064
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	55,051	15,609,509,571	(a)		111	450,927,234			55,162	16,060,436,805
21. Issued during year	3,214	1,662,957,676			6	768,791,630			3,220	2,431,749,306
22. Other changes to in force (Net)	(2,360)	(720,372,541)			(2)	(43,231,538)			(2,362)	(763,604,079)
23. In force December 31 of current year	55,905	16,552,094,707	(a)		115	1,176,487,326			56,020	17,728,582,033

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	10,000	10,000			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	12,448,768	12,623,982	755,960	7,388,402	10,365,777
25.2 Guaranteed renewable (b)	4,871,737	4,907,377		1,251,683	2,275,099
25.3 Non-renewable for stated reasons only (b)	189,138	184,253	1,895	77,139	(1,680)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,509,643	17,715,612	757,855	8,717,224	12,639,196
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,519,643	17,725,612	757,855	8,717,224	12,639,196

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	96,223,423		1,741,527		97,964,950
2. Annuity considerations	32,344,722		30,695,217		63,039,939
3. Deposit-type contract funds	1,087,871	XXX	16,058,153	XXX	17,146,024
4. Other considerations			54,607,259		54,607,259
5. Totals (Sum of Lines 1 to 4)	129,656,016		103,102,156		232,758,172
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,112,893				2,112,893
6.2 Applied to pay renewal premiums	5,325,021				5,325,021
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,286,386				22,286,386
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,724,300				29,724,300
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	13,319				13,319
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	13,319				13,319
8. Grand Totals (Lines 6.5 plus 7.4)	29,737,619				29,737,619
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	94,816,451		1,013,805		95,830,256
10. Matured endowments	26,484				26,484
11. Annuity benefits	5,429,379		26,165,570		31,594,949
12. Surrender values and withdrawals for life contracts	32,581,388		100,306,038		132,887,426
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	381,255				381,255
15. Totals	133,234,957		127,485,413		260,720,370
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	89	13,941,299			1	503,702			90	14,445,001
17. Incurred during current year	411	86,417,169			2	510,103			413	86,927,272
Settled during current year:										
18.1 By payment in full	456	95,223,674			3	1,013,805			459	96,237,479
18.2 By payment on compromised claims										
18.3 Totals paid	456	95,223,674			3	1,013,805			459	96,237,479
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	456	95,223,674			3	1,013,805			459	96,237,479
19. Unpaid Dec. 31, current year (16+17-18.6)	44	5,134,794							44	5,134,794
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	20,005	9,061,068,865	(a)		38	283,796,264			20,043	9,344,865,129
21. Issued during year	1,002	721,205,991			2	98,454,500			1,004	819,660,491
22. Other changes to in force (Net)	(882)	(496,102,151)			2	(42,501,444)			(880)	(538,603,595)
23. In force December 31 of current year	20,125	9,286,172,705	(a)		42	339,749,320			20,167	9,625,922,025

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	14,972	14,972			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	5,062,313	5,192,641	336,606	3,745,639	5,562,200
25.2 Guaranteed renewable (b)	2,720,187	2,740,857		679,275	829,758
25.3 Non-renewable for stated reasons only (b)	129,905	128,006	365		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,912,405	8,061,504	336,971	4,424,914	6,391,958
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,927,377	8,076,476	336,971	4,424,914	6,391,958

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	37,262,339		332,430		37,594,769
2. Annuity considerations	71,486,542		34,190,686		105,677,228
3. Deposit-type contract funds	4,420,064	XXX	19,542,228	XXX	23,962,292
4. Other considerations			22,462,027		22,462,027
5. Totals (Sum of Lines 1 to 4)	113,168,945		76,527,371		189,696,316
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	724,846				724,846
6.2 Applied to pay renewal premiums	1,728,811				1,728,811
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,504,046				7,504,046
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,957,703				9,957,703
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	785				785
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	785				785
8. Grand Totals (Lines 6.5 plus 7.4)	9,958,488				9,958,488
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,215,087		200,125		11,415,212
10. Matured endowments	25,405				25,405
11. Annuity benefits	9,542,959		13,410,589		22,953,548
12. Surrender values and withdrawals for life contracts	27,060,792		39,660,415		66,721,207
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	138,570				138,570
15. Totals	47,982,813		53,271,129		101,253,942
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	57	2,060,155							57	2,060,155
17. Incurred during current year	230	17,983,777			2	200,125			232	18,183,903
Settled during current year:										
18.1 By payment in full	240	11,379,036			2	200,125			242	11,579,161
18.2 By payment on compromised claims										
18.3 Totals paid	240	11,379,036			2	200,125			242	11,579,161
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	240	11,379,036			2	200,125			242	11,579,161
19. Unpaid Dec. 31, current year (16+17-18.6)	47	8,664,897							47	8,664,897
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	12,219	4,224,072,829	(a)		9	7,992,000			12,228	4,232,064,829
21. Issued during year	948	563,296,958			12	10,530,000			960	573,826,958
22. Other changes to in force (Net)	(501)	(187,800,064)			(2)	(4,110,000)			(503)	(191,910,064)
23. In force December 31 of current year	12,666	4,599,569,722	(a)		19	14,412,000			12,685	4,613,981,722

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,868,860	3,956,380	196,138	3,606,330	843,999
25.2 Guaranteed renewable (b)	1,691,019	1,703,849		226,510	(426,125)
25.3 Non-renewable for stated reasons only (b)	80,853	79,429	520		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,640,732	5,739,658	196,658	3,832,840	417,874
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,640,732	5,739,658	196,658	3,832,840	417,874

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	460,204,974		3,513,025		463,717,999
2. Annuity considerations	258,144,409		423,540,826		681,685,235
3. Deposit-type contract funds	12,733,271	XXX	20,861,812	XXX	33,595,083
4. Other considerations			307,602,276		307,602,276
5. Totals (Sum of Lines 1 to 4)	731,082,654		755,517,939		1,486,600,593
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,124,594				5,124,594
6.2 Applied to pay renewal premiums	16,283,638				16,283,638
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	65,347,502				65,347,502
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	86,755,734				86,755,734
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	33,926				33,926
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	33,926				33,926
8. Grand Totals (Lines 6.5 plus 7.4)	86,789,660				86,789,660
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	137,583,898		2,645,790		140,229,688
10. Matured endowments	884,064				884,064
11. Annuity benefits	42,519,235		109,380,025		151,899,260
12. Surrender values and withdrawals for life contracts	259,779,579		677,028,218		936,807,797
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	933,576		2,558		936,134
15. Totals	441,700,352		789,056,591		1,230,756,943
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	201	24,286,364			1	235,916			202	24,522,280
17. Incurred during current year	1,448	200,899,838			11	2,412,432			1,459	203,312,271
18. Settled during current year:										
18.1 By payment in full	1,455	139,401,489			12	2,648,348			1,467	142,049,837
18.2 By payment on compromised claims										
18.3 Totals paid	1,455	139,401,489			12	2,648,348			1,467	142,049,837
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,455	139,401,489			12	2,648,348			1,467	142,049,837
19. Unpaid Dec. 31, current year (16+17-18.6)	194	85,784,713							194	85,784,713
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	95,604	33,785,826,787	(a)		70	329,366,764			95,674	34,115,193,551
21. Issued during year	7,007	4,265,990,880			43	91,782,000			7,050	4,357,772,880
22. Other changes to in force (Net)	(3,814)	(1,572,153,806)			2	(36,755,660)			(3,812)	(1,608,909,466)
23. In force December 31 of current year	98,797	36,479,663,862	(a)		115	384,393,104			98,912	36,864,056,966

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	41,496	41,496			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	26,567,119	27,053,468	1,475,922	18,687,986	23,834,668
25.2 Guaranteed renewable (b)	14,352,096	14,460,633		5,135,567	7,576,772
25.3 Non-renewable for stated reasons only (b)	1,042,746	1,020,068	16,462	200,354	77,370
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	41,961,961	42,534,169	1,492,384	24,023,907	31,488,810
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	42,003,457	42,575,665	1,492,384	24,023,907	31,488,810

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



6 5 9 3 5 2 0 2 1 4 3 0 4 0 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	131,028,898		272,800		131,301,698
2. Annuity considerations	25,056,725		15,755,966		40,812,691
3. Deposit-type contract funds	464,543	XXX	4,263,032	XXX	4,727,575
4. Other considerations			43,390,916		43,390,916
5. Totals (Sum of Lines 1 to 4)	156,550,166		63,682,714		220,232,880
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	699,395				699,395
6.2 Applied to pay renewal premiums	1,436,901				1,436,901
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,674,925				5,674,925
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,811,221				7,811,221
Annuities:					
7.1 Paid in cash or left on deposit	46				46
7.2 Applied to provide paid-up annuities	759				759
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	805				805
8. Grand Totals (Lines 6.5 plus 7.4)	7,812,026				7,812,026
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,962,200		345,599		17,307,799
10. Matured endowments					
11. Annuity benefits	4,610,155		18,650,392		23,260,547
12. Surrender values and withdrawals for life contracts	17,913,069		39,286,779		57,199,848
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	134,291				134,291
15. Totals	39,619,715		58,282,770		97,902,485
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	36	6,117,538							36	6,117,538
17. Incurred during current year	181	11,645,619			1	345,599			182	11,991,218
Settled during current year:										
18.1 By payment in full	203	17,096,492			1	345,599			204	17,442,091
18.2 By payment on compromised claims										
18.3 Totals paid	203	17,096,492			1	345,599			204	17,442,091
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	203	17,096,492			1	345,599			204	17,442,091
19. Unpaid Dec. 31, current year (16+17-18.6)	14	666,665							14	666,665
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	9,579	2,869,421,167	(a)		14	9,959,302			9,593	2,879,380,469
21. Issued during year	2,453	523,507,096			2	1,275,000			2,455	524,782,096
22. Other changes to in force (Net)	936	271,198,347				(709,257)			936	270,489,090
23. In force December 31 of current year	12,968	3,664,126,611	(a)		16	10,525,045			12,984	3,674,651,656

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	458	458			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	2,179,135	2,233,267	102,094	1,658,948	3,049,091
25.2 Guaranteed renewable (b)	1,139,573	1,148,015		184,114	1,022,322
25.3 Non-renewable for stated reasons only (b)	68,919	67,852	577	71,869	2,368
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,387,627	3,449,134	102,671	1,914,931	4,073,781
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,388,085	3,449,592	102,671	1,914,931	4,073,781

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	104,681,050		1,614,982		106,296,032
2. Annuity considerations	79,267,860		41,302,595		120,570,455
3. Deposit-type contract funds	5,869,898	XXX	47,253,941	XXX	53,123,839
4. Other considerations			20,718,971		20,718,971
5. Totals (Sum of Lines 1 to 4)	189,818,808		110,890,489		300,709,297
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,243,067				2,243,067
6.2 Applied to pay renewal premiums	6,904,112				6,904,112
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,453,797				23,453,797
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	32,600,976				32,600,976
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	8,302				8,302
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	8,302				8,302
8. Grand Totals (Lines 6.5 plus 7.4)	32,609,278				32,609,278
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	58,997,779		1,058,013		60,055,792
10. Matured endowments	44,126				44,126
11. Annuity benefits	10,136,615		29,134,953		39,271,568
12. Surrender values and withdrawals for life contracts	52,234,835		40,840,530		93,075,365
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	821,797		5,544		827,341
15. Totals	122,235,152		71,039,040		193,274,192
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	83	7,810,243							83	7,810,243
17. Incurred during current year	618	55,768,683			8	1,385,464			626	57,154,147
Settled during current year:										
18.1 By payment in full	647	59,858,686			7	1,063,557			654	60,922,243
18.2 By payment on compromised claims										
18.3 Totals paid	647	59,858,686			7	1,063,557			654	60,922,243
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	647	59,858,686			7	1,063,557			654	60,922,243
19. Unpaid Dec. 31, current year (16+17-18.6)	54	3,720,239			1	321,907			55	4,042,146
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	29,468	10,232,856,537	(a)		22	162,984,230			29,490	10,395,840,767
21. Issued during year	1,913	1,157,483,359			7	7,625,000			1,920	1,165,108,359
22. Other changes to in force (Net)	(910)	(355,700,745)				(12,275,628)			(910)	(367,976,373)
23. In force December 31 of current year	30,471	11,034,639,150	(a)		29	158,333,602			30,500	11,192,972,752

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	12,075	12,075			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	10,053,808	10,387,935	421,823	9,350,335	7,366,722
25.2 Guaranteed renewable (b)	5,410,700	5,451,519		1,785,981	4,731,763
25.3 Non-renewable for stated reasons only (b)	288,183	286,044	1,304	171,993	236,826
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,752,691	16,125,498	423,127	11,308,309	12,335,311
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,764,766	16,137,573	423,127	11,308,309	12,335,311

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	69,170,664		148,961		69,319,625
2. Annuity considerations	7,571,803		8,643,078		16,214,881
3. Deposit-type contract funds	18,656	XXX	4,813,785	XXX	4,832,441
4. Other considerations			1,064,323		1,064,323
5. Totals (Sum of Lines 1 to 4)	76,761,123		14,670,147		91,431,270
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	121,829				121,829
6.2 Applied to pay renewal premiums	402,361				402,361
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,083,351				2,083,351
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,607,541				2,607,541
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,069				1,069
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,069				1,069
8. Grand Totals (Lines 6.5 plus 7.4)	2,608,610				2,608,610
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,257,781		5,607		2,263,388
10. Matured endowments					
11. Annuity benefits	910,804		1,492,120		2,402,924
12. Surrender values and withdrawals for life contracts	4,574,597		7,720,992		12,295,589
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,158				13,158
15. Totals	7,756,340		9,218,719		16,975,059
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	4	103,625							4	103,625
17. Incurred during current year	29	2,313,597			2	5,607			31	2,319,204
Settled during current year:										
18.1 By payment in full	30	2,270,939			2	5,607			32	2,276,546
18.2 By payment on compromised claims										
18.3 Totals paid	30	2,270,939			2	5,607			32	2,276,546
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30	2,270,939			2	5,607			32	2,276,546
19. Unpaid Dec. 31, current year (16+17-18.6)	3	146,283							3	146,283
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,416	963,351,629	(a)		7	14,191,183			2,423	977,542,812
21. Issued during year	359	188,657,423				40,000			359	188,697,423
22. Other changes to in force (Net)	(35)	(504,336)			(1)	(998,341)			(36)	(1,502,677)
23. In force December 31 of current year	2,740	1,151,504,715	(a)		6	13,232,842			2,746	1,164,737,557

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	390,070	396,035	4,698	148,760	(416,637)
25.2 Guaranteed renewable (b)	305,211	307,530			123,650
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	695,281	703,565	4,698	148,760	(292,987)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	695,281	703,565	4,698	148,760	(292,987)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	166,263,897		1,050,692		167,314,589
2. Annuity considerations	99,674,458		234,820,727		334,495,185
3. Deposit-type contract funds	9,977,368	XXX	43,231,872	XXX	53,209,240
4. Other considerations			156,319,519		156,319,519
5. Totals (Sum of Lines 1 to 4)	275,915,723		435,422,810		711,338,533
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,884,794				1,884,794
6.2 Applied to pay renewal premiums	5,801,361				5,801,361
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,807,083				23,807,083
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,493,238				31,493,238
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	15,545				15,545
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	15,545				15,545
8. Grand Totals (Lines 6.5 plus 7.4)	31,508,783				31,508,783
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	38,906,890		1,826,634		40,733,524
10. Matured endowments	20,390				20,390
11. Annuity benefits	12,470,444		31,228,829		43,699,273
12. Surrender values and withdrawals for life contracts	76,830,443		208,648,929		285,479,372
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	547,587				547,587
15. Totals	128,775,754		241,704,392		370,480,146
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	117	10,987,425							117	10,987,425
17. Incurred during current year	692	38,290,516			4	1,826,634			696	40,117,151
Settled during current year:										
18.1 By payment in full	706	39,474,780			4	1,826,634			710	41,301,414
18.2 By payment on compromised claims										
18.3 Totals paid	706	39,474,780			4	1,826,634			710	41,301,414
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	706	39,474,780			4	1,826,634			710	41,301,414
19. Unpaid Dec. 31, current year (16+17-18.6)	103	9,803,161							103	9,803,161
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	34,635	15,315,534,773	(a)		26	293,475,399			34,661	15,609,010,172
21. Issued during year	2,597	2,106,052,791			2	19,632,250			2,599	2,125,685,041
22. Other changes to in force (Net)	(1,174)	(484,138,738)				(3,784,352)			(1,174)	(487,923,090)
23. In force December 31 of current year	36,058	16,937,448,827	(a)		28	309,323,296			36,086	17,246,772,124

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	14,481	14,481			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	13,510,039	13,781,483	732,280	6,064,239	10,416,219
25.2 Guaranteed renewable (b)	6,448,163	6,496,652		1,855,235	3,458,726
25.3 Non-renewable for stated reasons only (b)	376,468	368,921	4,083	184,114	348,410
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,334,670	20,647,056	736,363	8,103,588	14,223,355
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,349,151	20,661,537	736,363	8,103,588	14,223,355

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	517,669,990		7,718,592		525,388,582
2. Annuity considerations	422,907,434		231,037,734		653,945,168
3. Deposit-type contract funds	17,240,620	XXX	157,410,299	XXX	174,650,919
4. Other considerations			186,589,620		186,589,620
5. Totals (Sum of Lines 1 to 4)	957,818,044		582,756,245		1,540,574,289
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,488,471				7,488,471
6.2 Applied to pay renewal premiums	21,084,906				21,084,906
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	94,206,242				94,206,242
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	122,779,619				122,779,619
Annuities:					
7.1 Paid in cash or left on deposit	8				8
7.2 Applied to provide paid-up annuities	21,819				21,819
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	21,827				21,827
8. Grand Totals (Lines 6.5 plus 7.4)	122,801,446				122,801,446
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	174,214,078		2,165,329		176,379,407
10. Matured endowments	721,908				721,908
11. Annuity benefits	47,668,502		80,104,678		127,773,180
12. Surrender values and withdrawals for life contracts	312,919,642		373,531,136		686,450,778
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	924,455		1,207		925,662
15. Totals	536,448,585		455,802,350		992,250,935
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	381	46,587,096			2	310,000			383	46,897,096
17. Incurred during current year	1,574	159,424,602			20	2,310,423			1,594	161,735,025
18. Settled during current year:										
18.1 By payment in full	1,661	175,860,382			21	2,166,536			1,682	178,026,918
18.2 By payment on compromised claims										
18.3 Totals paid	1,661	175,860,382			21	2,166,536			1,682	178,026,918
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,661	175,860,382			21	2,166,536			1,682	178,026,918
19. Unpaid Dec. 31, current year (16+17-18.6)	294	30,151,316			1	453,887			295	30,605,203
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	117,658	46,588,171,536	(a)		87	1,147,297,074			117,745	47,735,468,611
21. Issued during year	8,635	5,923,220,996			15	252,239,586			8,650	6,175,460,582
22. Other changes to in force (Net)	(4,299)	(1,599,362,512)			(5)	(103,067,493)			(4,304)	(1,702,430,005)
23. In force December 31 of current year	121,994	50,912,030,020	(a)		97	1,296,469,167			122,091	52,208,499,187

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	85,020	85,020			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	33,645,744	34,122,619	1,690,392	15,782,680	18,835,472
25.2 Guaranteed renewable (b)	14,614,072	14,724,138		5,992,790	11,380,035
25.3 Non-renewable for stated reasons only (b)	867,471	845,148	9,016	90,784	310,049
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	49,127,287	49,691,905	1,699,408	21,866,254	30,525,556
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	49,212,307	49,776,925	1,699,408	21,866,254	30,525,556

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	59,471,980		154,546		59,626,526
2. Annuity considerations	53,909,701		29,327,968		83,237,669
3. Deposit-type contract funds	946,365	XXX	33,138,160	XXX	34,084,525
4. Other considerations			13,647,747		13,647,747
5. Totals (Sum of Lines 1 to 4)	114,328,046		76,268,421		190,596,467
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	657,200				657,200
6.2 Applied to pay renewal premiums	1,805,145				1,805,145
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,895,594				8,895,594
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,357,939				11,357,939
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	860				860
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	860				860
8. Grand Totals (Lines 6.5 plus 7.4)	11,358,799				11,358,799
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	15,901,163		25,000		15,926,163
10. Matured endowments					
11. Annuity benefits	5,761,971		7,423,448		13,185,419
12. Surrender values and withdrawals for life contracts	38,549,313		24,091,854		62,641,167
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	310,843				310,843
15. Totals	60,523,290		31,540,302		92,063,592
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	19	2,200,826							19	2,200,826
17. Incurred during current year	175	18,476,258			1	25,000			176	18,501,258
Settled during current year:										
18.1 By payment in full	173	16,112,005			1	25,000			174	16,137,005
18.2 By payment on compromised claims										
18.3 Totals paid	173	16,112,005			1	25,000			174	16,137,005
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	173	16,112,005			1	25,000			174	16,137,005
19. Unpaid Dec. 31, current year (16+17-18.6)	21	4,565,078							21	4,565,078
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,730	5,639,708,049	(a)		2	2,379,196			13,732	5,642,087,245
21. Issued during year	731	588,643,599				1,050,000			731	589,693,599
22. Other changes to in force (Net)	(524)	(228,083,932)				(1,227,144)			(524)	(229,311,076)
23. In force December 31 of current year	13,937	6,000,267,717	(a)		2	2,202,052			13,939	6,002,469,769

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	3,012,193	3,092,040	161,943	1,347,760	439,993
25.2 Guaranteed renewable (b)	1,190,839	1,199,849		228,788	230,639
25.3 Non-renewable for stated reasons only (b)	64,540	63,644	3,082		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,267,572	4,355,533	165,025	1,576,548	670,632
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,267,572	4,355,533	165,025	1,576,548	670,632

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,990,454		8,868,644		23,859,098
2. Annuity considerations	14,097,728		2,081,836		16,179,564
3. Deposit-type contract funds	3,882,325	XXX	1,811,803	XXX	5,694,128
4. Other considerations			8,064,228		8,064,228
5. Totals (Sum of Lines 1 to 4)	32,970,507		20,826,511		53,797,018
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	533,767				533,767
6.2 Applied to pay renewal premiums	1,495,425				1,495,425
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,579,197				4,579,197
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,608,389				6,608,389
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	1,762				1,762
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,762				1,762
8. Grand Totals (Lines 6.5 plus 7.4)	6,610,151				6,610,151
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,249,000				10,249,000
10. Matured endowments	29,569				29,569
11. Annuity benefits	4,034,917		3,676,364		7,711,281
12. Surrender values and withdrawals for life contracts	9,473,359		17,795,556		27,268,915
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	64,137		74,182		138,319
15. Totals	23,850,982		21,546,102		45,397,084
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	30	725,049							30	725,049
17. Incurred during current year	171	10,436,340			5	74,182			176	10,510,522
Settled during current year:										
18.1 By payment in full	167	10,342,705			5	74,182			172	10,416,887
18.2 By payment on compromised claims										
18.3 Totals paid	167	10,342,705			5	74,182			172	10,416,887
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	167	10,342,705			5	74,182			172	10,416,887
19. Unpaid Dec. 31, current year (16+17-18.6)	34	818,684							34	818,684
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,873	1,646,342,660	(a)		1	356,792			7,874	1,646,699,452
21. Issued during year	399	266,070,159			3	1,335,000			402	267,405,159
22. Other changes to in force (Net)	(299)	(62,009,525)				(300,000)			(299)	(62,309,525)
23. In force December 31 of current year	7,973	1,850,403,294	(a)		4	1,391,792			7,977	1,851,795,086

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	1,086,443	1,112,441	37,867	1,470,296	287,111
25.2 Guaranteed renewable (b)	693,837	699,002		215,319	643,248
25.3 Non-renewable for stated reasons only (b)	7,117	7,000	170	1,497	1,497
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,787,397	1,818,443	38,037	1,687,112	931,856
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,787,397	1,818,443	38,037	1,687,112	931,856

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	335,047,408		2,325,049		337,372,457
2. Annuity considerations	172,518,711		244,896,381		417,415,092
3. Deposit-type contract funds	15,409,763	XXX	59,153,546	XXX	74,563,309
4. Other considerations			156,230,902		156,230,902
5. Totals (Sum of Lines 1 to 4)	522,975,882		462,605,878		985,581,760
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,378,768				4,378,768
6.2 Applied to pay renewal premiums	12,059,751				12,059,751
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	50,747,339				50,747,339
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	67,185,858				67,185,858
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	27,170				27,170
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	27,170				27,170
8. Grand Totals (Lines 6.5 plus 7.4)	67,213,028				67,213,028
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	91,108,022		1,029,035		92,137,057
10. Matured endowments	249,826				249,826
11. Annuity benefits	27,588,996		56,087,221		83,676,217
12. Surrender values and withdrawals for life contracts	140,440,803		327,526,542		467,967,345
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	959,706				959,706
15. Totals	260,347,353		384,642,798		644,990,151
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	181	11,426,907			2	468,583			183	11,895,491
17. Incurred during current year	1,138	100,891,869			4	560,452			1,142	101,452,321
18.1 By payment in full	1,146	92,317,553			6	1,029,035			1,152	93,346,589
18.2 By payment on compromised claims										
18.3 Totals paid	1,146	92,317,553			6	1,029,035			1,152	93,346,589
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,146	92,317,553			6	1,029,035			1,152	93,346,589
19. Unpaid Dec. 31, current year (16+17-18.6)	173	20,001,222							173	20,001,222
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	70,756	21,652,656,844	(a)		43	210,431,480			70,799	21,863,088,324
21. Issued during year	4,187	2,466,477,162			30	55,013,077			4,217	2,521,490,239
22. Other changes to in force (Net)	(3,053)	(977,362,134)			(3)	(37,624,520)			(3,056)	(1,014,986,654)
23. In force December 31 of current year	71,890	23,141,771,872	(a)		70	227,820,037			71,960	23,369,591,909

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	21,654	21,654			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	17,237,261	17,514,376	871,939	9,981,202	8,257,182
25.2 Guaranteed renewable (b)	10,948,555	11,031,285		4,433,591	8,854,605
25.3 Non-renewable for stated reasons only (b)	700,204	683,467	6,795	36,334	82,485
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	28,886,020	29,229,128	878,734	14,451,127	17,194,272
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	28,907,674	29,250,782	878,734	14,451,127	17,194,272

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	133,843,445		605,169		134,448,614
2. Annuity considerations	147,570,751		55,508,516		203,079,267
3. Deposit-type contract funds	2,878,456	XXX	8,363,917	XXX	11,242,373
4. Other considerations			73,444,724		73,444,724
5. Totals (Sum of Lines 1 to 4)	284,292,652		137,922,326		422,214,978
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,437,642				1,437,642
6.2 Applied to pay renewal premiums	3,146,179				3,146,179
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,776,327				15,776,327
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,360,148				20,360,148
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	14,051				14,051
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	14,051				14,051
8. Grand Totals (Lines 6.5 plus 7.4)	20,374,199				20,374,199
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,943,515		561,270		26,504,785
10. Matured endowments	36,426				36,426
11. Annuity benefits	11,235,344		27,372,040		38,607,384
12. Surrender values and withdrawals for life contracts	53,218,602		74,362,229		127,580,831
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	246,161				246,161
15. Totals	90,680,048		102,295,539		192,975,587
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	56	6,353,988							56	6,353,988
17. Incurred during current year	358	24,650,768			5	561,270			363	25,212,038
Settled during current year:										
18.1 By payment in full	369	26,226,102			5	561,270			374	26,787,373
18.2 By payment on compromised claims										
18.3 Totals paid	369	26,226,102			5	561,270			374	26,787,373
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	369	26,226,102			5	561,270			374	26,787,373
19. Unpaid Dec. 31, current year (16+17-18.6)	45	4,778,653							45	4,778,653
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	24,567	8,897,784,447	(a)		8	9,146,841			24,575	8,906,931,288
21. Issued during year	4,643	1,595,131,785			7	9,190,000			4,650	1,604,321,785
22. Other changes to in force (Net)	(902)	(274,006,545)			(1)	(1,945,814)			(903)	(275,952,359)
23. In force December 31 of current year	28,308	10,218,909,686	(a)		14	16,391,027			28,322	10,235,300,713

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	7,287,442	7,423,807	305,639	4,490,814	2,581,500
25.2 Guaranteed renewable (b)	6,338,688	6,386,563		938,955	1,767,507
25.3 Non-renewable for stated reasons only (b)	184,663	180,716	1,496	28,748	3,152
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,810,793	13,991,086	307,135	5,458,517	4,352,159
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,810,793	13,991,086	307,135	5,458,517	4,352,159

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	44,341,716		177,093		44,518,809
2. Annuity considerations	15,639,997		6,986,493		22,626,490
3. Deposit-type contract funds	2,208,281	XXX	42,091,672	XXX	44,299,953
4. Other considerations			25,139,448		25,139,448
5. Totals (Sum of Lines 1 to 4)	62,189,994		74,394,706		136,584,700
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	514,358				514,358
6.2 Applied to pay renewal premiums	1,248,742				1,248,742
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,493,429				4,493,429
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,256,529				6,256,529
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	34,595				34,595
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	34,595				34,595
8. Grand Totals (Lines 6.5 plus 7.4)	6,291,124				6,291,124
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,922,238		35,000		10,957,238
10. Matured endowments	13,250				13,250
11. Annuity benefits	3,743,197		7,937,926		11,681,123
12. Surrender values and withdrawals for life contracts	16,127,577		52,822,790		68,950,367
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	78,405				78,405
15. Totals	30,884,667		60,795,716		91,680,383
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	39	1,472,534							39	1,472,534
17. Incurred during current year	229	15,682,077			2	35,000			231	15,717,077
18. Settled during current year:										
18.1 By payment in full	213	11,013,872			2	35,000			215	11,048,872
18.2 By payment on compromised claims										
18.3 Totals paid	213	11,013,872			2	35,000			215	11,048,872
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	213	11,013,872			2	35,000			215	11,048,872
19. Unpaid Dec. 31, current year (16+17-18.6)	55	6,140,739							55	6,140,739
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,132	1,668,628,012	(a)		5	4,275,504			8,137	1,672,903,516
21. Issued during year	400	140,206,275			3	4,225,000			403	144,431,275
22. Other changes to in force (Net)	(317)	(50,200,104)			(1)	(1,389,540)			(318)	(51,589,644)
23. In force December 31 of current year	8,215	1,758,634,182	(a)		7	7,110,964			8,222	1,765,745,146

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,283	1,283			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	951,340	991,325	52,101	1,310,737	310,865
25.2 Guaranteed renewable (b)	598,642	603,178		104,111	320,764
25.3 Non-renewable for stated reasons only (b)	41,645	41,688			
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,591,627	1,636,191	52,101	1,414,848	631,629
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,592,910	1,637,474	52,101	1,414,848	631,629

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	89,038,139		4,119,877		93,158,016
2. Annuity considerations	75,388,999		114,208,261		189,597,260
3. Deposit-type contract funds	2,816,782	XXX	11,283,721	XXX	14,100,503
4. Other considerations			58,429,091		58,429,091
5. Totals (Sum of Lines 1 to 4)	167,243,920		188,040,950		355,284,870
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,566,340				1,566,340
6.2 Applied to pay renewal premiums	3,851,536				3,851,536
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,432,744				14,432,744
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,850,620				19,850,620
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	6,893				6,893
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	6,893				6,893
8. Grand Totals (Lines 6.5 plus 7.4)	19,857,513				19,857,513
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	32,322,355		1,849,772		34,172,127
10. Matured endowments	331,232				331,232
11. Annuity benefits	12,614,279		78,835,325		91,449,604
12. Surrender values and withdrawals for life contracts	66,095,293		176,429,918		242,525,211
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	163,846		3,143		166,989
15. Totals	111,527,005		257,118,158		368,645,163
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	92	5,074,501							92	5,074,501
17. Incurred during current year	538	32,257,851			5	1,852,915			543	34,110,766
Settled during current year:										
18.1 By payment in full	569	32,817,347			5	1,852,915			574	34,670,263
18.2 By payment on compromised claims										
18.3 Totals paid	569	32,817,347			5	1,852,915			574	34,670,263
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	569	32,817,347			5	1,852,915			574	34,670,263
19. Unpaid Dec. 31, current year (16+17-18.6)	61	4,515,004							61	4,515,004
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	25,844	6,084,160,904	(a)		41	247,476,980			25,885	6,331,637,883
21. Issued during year	1,266	555,627,190			4	41,315,000			1,270	596,942,190
22. Other changes to in force (Net)	(779)	(175,933,931)			(4)	(7,699,588)			(783)	(183,633,519)
23. In force December 31 of current year	26,331	6,463,854,162	(a)		41	281,092,392			26,372	6,744,946,554

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,475	1,475			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,317,954	4,388,364	148,653	2,936,224	2,759,195
25.2 Guaranteed renewable (b)	2,332,460	2,350,025		386,994	200,952
25.3 Non-renewable for stated reasons only (b)	102,359	99,934	150		
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,752,773	6,838,323	148,803	3,323,218	2,960,147
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,754,248	6,839,798	148,803	3,323,218	2,960,147

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,335,601		29,178		8,364,779
2. Annuity considerations	4,097,879		2,899,850		6,997,729
3. Deposit-type contract funds	637,226	XXX	2,380,468	XXX	3,017,694
4. Other considerations			257,551		257,551
5. Totals (Sum of Lines 1 to 4)	13,070,706		5,567,047		18,637,753
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	217,329				217,329
6.2 Applied to pay renewal premiums	514,661				514,661
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,280,907				2,280,907
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,012,897				3,012,897
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	711				711
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	711				711
8. Grand Totals (Lines 6.5 plus 7.4)	3,013,608				3,013,608
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,199,551				5,199,551
10. Matured endowments					
11. Annuity benefits	1,502,571		2,674,885		4,177,456
12. Surrender values and withdrawals for life contracts	8,836,865		1,627,358		10,464,223
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,718				7,718
15. Totals	15,546,705		4,302,243		19,848,948
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5	272,957							5	272,957
17. Incurred during current year	63	5,332,936							63	5,332,936
Settled during current year:										
18.1 By payment in full	61	5,207,269							61	5,207,269
18.2 By payment on compromised claims										
18.3 Totals paid	61	5,207,269							61	5,207,269
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	61	5,207,269							61	5,207,269
19. Unpaid Dec. 31, current year (16+17-18.6)	7	398,625							7	398,625
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,507	790,313,523	(a)						2,507	790,313,523
21. Issued during year	109	100,921,136				150,000			109	101,071,136
22. Other changes to in force (Net)	(89)	(36,416,347)				(150,000)			(89)	(36,566,347)
23. In force December 31 of current year	2,527	854,818,312	(a)						2,527	854,818,312

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	382,927	383,415	15,650		31,369
25.2 Guaranteed renewable (b)	284,624	286,787			702
25.3 Non-renewable for stated reasons only (b)	29,372	28,252			
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	696,923	698,454	15,650		32,071
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	696,923	698,454	15,650		32,071

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			166		166
2. Annuity considerations	1,375				1,375
3. Deposit-type contract funds		XXX	128,178	XXX	128,178
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,375		128,344		129,719
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	4,751		9,180		13,931
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	4,751		9,180		13,931
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	1,178							2	1,178
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)	2	1,178							2	1,178
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	11,603				
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,603				
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,603				

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	83,342,514		59,085		83,401,599
2. Annuity considerations	12,024,349		1,152,791		13,177,140
3. Deposit-type contract funds	28,433	XXX	49,911	XXX	78,344
4. Other considerations			7,699,873		7,699,873
5. Totals (Sum of Lines 1 to 4)	95,395,296		8,961,660		104,356,956
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	270,806				270,806
6.2 Applied to pay renewal premiums	158,762				158,762
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,937,683				8,937,683
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,367,251				9,367,251
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	347				347
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	347				347
8. Grand Totals (Lines 6.5 plus 7.4)	9,367,598				9,367,598
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,717,113				4,717,113
10. Matured endowments					
11. Annuity benefits	1,277,950		4,570,560		5,848,510
12. Surrender values and withdrawals for life contracts	28,137,408		29,952,123		58,089,531
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	322,699				322,699
15. Totals	34,455,170		34,522,683		68,977,853
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3	43,751							3	43,751
17. Incurred during current year	56	5,422,674							56	5,422,674
Settled during current year:										
18.1 By payment in full	56	5,039,812							56	5,039,812
18.2 By payment on compromised claims										
18.3 Totals paid	56	5,039,812							56	5,039,812
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	56	5,039,812							56	5,039,812
19. Unpaid Dec. 31, current year (16+17-18.6)	3	426,612							3	426,612
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	11,656	5,962,048,869	(a)						11,656	5,962,048,869
21. Issued during year	1,207	635,925,325				150,000			1,207	636,075,325
22. Other changes to in force (Net)	(507)	(251,961,613)				(150,000)			(507)	(252,111,613)
23. In force December 31 of current year	12,356	6,346,012,581	(a)						12,356	6,346,012,581

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	8,263,178	8,333,951	577,635	1,276,837	54,114
25.2 Guaranteed renewable (b)	1,506,590	1,518,038		22,864	(96,951)
25.3 Non-renewable for stated reasons only (b)	86,074	83,396	908	17,468	203
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,855,842	9,935,385	578,543	1,317,169	(42,634)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,855,842	9,935,385	578,543	1,317,169	(42,634)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,964				17,964
2. Annuity considerations			27,013		27,013
3. Deposit-type contract funds		XXX	32,800	XXX	32,800
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	17,964		59,813		77,777
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	82				82
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	82				82
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	82				82
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	5,964				5,964
12. Surrender values and withdrawals for life contracts			175,812		175,812
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,964		175,812		181,776
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
18. Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	25,432				
25.2 Guaranteed renewable (b)	4,233				
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	29,665				
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	29,665				

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life insurance	2,214,467		49,178		2,263,645
2.	Annuity considerations			1,232,135		1,232,135
3.	Deposit-type contract funds		XXX	133,719	XXX	133,719
4.	Other considerations					
5.	Totals (Sum of Lines 1 to 4)	2,214,467		1,415,032		3,629,499
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1	Paid in cash or left on deposit	55,204				55,204
6.2	Applied to pay renewal premiums	75,627				75,627
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,223,044				1,223,044
6.4	Other					
6.5	Totals (Sum of Lines 6.1 to 6.4)	1,353,875				1,353,875
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities	135				135
7.3	Other					
7.4	Totals (Sum of Lines 7.1 to 7.3)	135				135
8.	Grand Totals (Lines 6.5 plus 7.4)	1,354,010				1,354,010
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	891,404				891,404
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts			15,430		15,430
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	891,404		15,430		906,834
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398.	Summary of Line 13 from overflow page					
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16.	Unpaid December 31, prior year	1	20,172						1	20,172
17.	Incurred during current year	6	948,928						6	948,928
Settled during current year:										
18.1	By payment in full	4	891,404						4	891,404
18.2	By payment on compromised claims									
18.3	Totals paid	4	891,404						4	891,404
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements	4	891,404						4	891,404
19.	Unpaid Dec. 31, current year (16+17-18.6)	3	77,696						3	77,696
POLICY EXHIBIT										
20.	In force December 31, prior year	4	30,425	(a)	No. of Policies				4	30,425
21.	Issued during year									
22.	Other changes to in force (Net)		258							258
23.	In force December 31 of current year	4	30,683	(a)					4	30,683

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Group Policies (b)				
24.1	Federal Employees Health Benefits Plan premium (b)				
24.2	Credit (Group and Individual)				
24.3	Collectively renewable policies/certificates (b)				
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:				
25.1	Non-cancelable (b)	101,938			
25.2	Guaranteed renewable (b)				
25.3	Non-renewable for stated reasons only (b)				
25.4	Other accident only				
25.5	All other (b)				
25.6	Totals (sum of Lines 25.1 to 25.5)	101,938			
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	101,938			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0



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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,109,347		896,619		18,005,966
2. Annuity considerations	8,300				8,300
3. Deposit-type contract funds		XXX	9,467,280	XXX	9,467,280
4. Other considerations			223,740,000		223,740,000
5. Totals (Sum of Lines 1 to 4)	17,117,647		234,103,899		251,221,546
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,523,192				1,523,192
6.2 Applied to pay renewal premiums	3,164,574				3,164,574
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,603,902				6,603,902
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,291,668				11,291,668
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities	4,970				4,970
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	4,970				4,970
8. Grand Totals (Lines 6.5 plus 7.4)	11,296,638				11,296,638
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	29,893,396				29,893,396
10. Matured endowments	7,863				7,863
11. Annuity benefits	2,348,788		2,132,205		4,480,993
12. Surrender values and withdrawals for life contracts	73,988,830		206,466,312		280,455,142
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	15,168		621		15,789
15. Totals	106,254,045		208,599,138		314,853,183
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	16	592,467							16	592,467
17. Incurred during current year	42	29,559,193			1	621			43	29,559,814
Settled during current year:										
18.1 By payment in full	52	29,916,427			1	621			53	29,917,048
18.2 By payment on compromised claims										
18.3 Totals paid	52	29,916,427			1	621			53	29,917,048
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	52	29,916,427			1	621			53	29,917,048
19. Unpaid Dec. 31, current year (16+17-18.6)	6	235,233							6	235,233
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,961	1,465,535,096	(a)		2	10,886,147			2,963	1,476,421,243
21. Issued during year	20	35,060,822				570,000			20	35,630,822
22. Other changes to in force (Net)	(99)	(87,436,792)				(570,000)			(99)	(88,006,792)
23. In force December 31 of current year	2,882	1,413,159,126	(a)		2	10,886,147			2,884	1,424,045,273

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	497,554				
25.2 Guaranteed renewable (b)	104,391	109,449			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	601,945	109,449			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	601,945	109,449			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Massachusetts Mutual Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2021

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 65935

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,695,047,068		132,177,369		9,827,224,437
2. Annuity considerations	6,097,835,416		4,387,453,675		10,485,289,091
3. Deposit-type contract funds	369,229,820	XXX	5,876,366,638	XXX	6,245,596,458
4. Other considerations			8,127,282,223		8,127,282,223
5. Totals (Sum of Lines 1 to 4)	16,162,112,304		18,523,279,905		34,685,392,209
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	115,181,095				115,181,095
6.2 Applied to pay renewal premiums	321,583,127				321,583,127
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,451,099,481				1,451,099,481
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,887,863,703				1,887,863,703
Annuities:					
7.1 Paid in cash or left on deposit	46,282				46,282
7.2 Applied to provide paid-up annuities	840,509				840,509
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)	886,791				886,791
8. Grand Totals (Lines 6.5 plus 7.4)	1,888,750,494				1,888,750,494
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,113,380,362		132,263,587		3,245,643,949
10. Matured endowments	13,888,333				13,888,333
11. Annuity benefits	838,513,593		1,778,806,464		2,617,320,057
12. Surrender values and withdrawals for life contracts	4,379,289,594		15,017,105,054		19,396,394,648
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	28,878,433		194,898		29,073,331
15. Totals	8,373,950,315		16,928,370,003		25,302,320,318
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	5,310	650,066,640			60	106,631,326			5,370	756,697,965
17. Incurred during current year	30,333	3,169,229,410			416	178,856,482			30,749	3,348,085,892
18. Settled during current year:										
18.1 By payment in full	31,252	3,155,678,365			412	132,458,486			31,664	3,288,136,851
18.2 By payment on compromised claims										
18.3 Totals paid	31,252	3,155,678,365			412	132,458,486			31,664	3,288,136,851
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	31,252	3,155,678,365			412	132,458,486			31,664	3,288,136,851
19. Unpaid Dec. 31, current year (16+17-18.6)	4,391	663,617,685			64	153,029,321			4,455	816,647,006
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,852,816	770,222,322,792	(a)		2,111	25,760,926,769			1,854,927	795,983,249,561
21. Issued during year	138,979	94,397,808,522			421	3,232,423,599			139,400	97,630,232,121
22. Other changes to in force (Net)	(68,288)	(31,616,841,114)			(37)	(2,131,294,304)			(68,325)	(33,748,135,417)
23. In force December 31 of current year	1,923,507	833,003,290,200	(a)		2,495	26,862,056,064			1,926,002	859,865,346,264

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	489,274	489,335			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	506,862,443	516,530,870	26,656,992	339,859,190	330,879,759
25.2 Guaranteed renewable (b)	245,074,638	246,920,542		69,299,809	133,406,388
25.3 Non-renewable for stated reasons only (b)	12,789,160	12,535,791	152,922	2,875,683	3,542,280
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	764,726,241	775,987,203	26,809,914	412,034,682	467,828,427
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	765,215,515	776,476,538	26,809,914	412,034,682	467,828,427

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0