



## Sharing Our Success: A Case Study

# Maximize Sales With Industry-Leading Retention and Reinsurance Treaties



## CLIENT PROFILE

- Ultra-High-Net-Worth Married Couple:
  - Male, age 41
  - Female, age 42
- Underwriting Class: Ultra-Preferred



## CASE DETAILS

- Ultra-high-net-worth clients were seeking estate protection
- A MassMutual Strategic Distributors (MMSD) partner firm approached us for our maximum available retention on a whole life product (\$30 million for each life).
- The couple had a total of \$700 Million in life insurance coverage in force, but needed more coverage to fully protect their estate.

## SOLUTION

Due to MassMutual's diverse business and deep reinsurance relationships, we have access to capacity that is not available to other carriers. The BGA was confident they had secured all reinsurance capacity options with existing in force coverage, but agreed to the additional capacity check conducted by MMSD Underwriting.

After a capacity check, MMSD was able to offer the following whole life (WL) solution for each client:

- \$30 Million Face Amount WL 100\* utilizing MassMutual's internal retention
- \$34 Million Face Amount WL 100\* leveraging our reinsurance treaties

**Total Face Amount placed: \$128 Million**, more than double the \$60 Million that they were seeking

\*Blended FA 50/50 Base and LISR

### INITIAL REQUEST

### PLACED

### TARGET PREMIUM

\$30M - Male Insured

\$64M - Male Insured

\$524,290

\$30M - Female Insured

\$64M - Female Insured

\$472,435

**Total: \$60 Million**

**Total: \$128 Million**

**\$996,725**

[Click here](#) to learn more about MMSD's retention policies.





## We're here to help.

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