

October 21, 2025

CARLOS BLANCO SANCHEZ
8950 SW 74TH CT STE 1901
MIAMI FL 33156

Re:	Policy Number	Insured Name	Issuing Company (referred to herein as MassMutual)
	32801466	CARLOS BLANCO ALVAREZ	Massachusetts Mutual Life Insurance Co

At MassMutual, we are dedicated to accurately and promptly meeting the needs of our clients. We are writing to you today in response to a request for information on the above-referenced policy. The calculations and data provided below reflect the status of this policy as of October 20, 2025, and may not reflect any changes to the policy(s) that occurred after that date.

OWNER AND BENEFICIARY

Owner:	CARLOS BLANCO SANCHEZ
Beneficiary:	PRIMARY: 50% CARLOS BLANCO SANCHEZ, FATHER; 50% REGINA ALVAREZ BRINGAS, MOTHER.

POLICY DESCRIPTION

Policy Type:	Whole Life Legacy 20 Pay
Face Amount:	\$443,801.00
Policy Date:	February 20, 2024
Insured's Issue Age:	5
Assignee Name:	NA
Rider Name:	Waiver of Premium Rider
Rider Name:	Accelerated Benefit Rider
Rider Name:	Transfer of Insured Rider
Rider Name:	Guaranteed Insurability Rider
Rider Face Amount:	\$125,000.00

PAYMENT INFORMATION

Paid-to-Date:	February 20, 2026
Premium Amount:	\$5,000.00
Premium Frequency:	Annual
Automatic Premium Loan:	Yes
Dividend Option:	Paid Up Additions

CASH VALUE AMOUNTS

Loan Principal:	\$0.00
Loan Interest:	\$0.00
Net Cash Value:	\$2,563.73

MISCELLANEOUS

Loan Interest Rate:	5.5%
Death Benefit Quote:	\$450,632.54

If a policy is a Modified Endowment Contract (MEC), distributions and loans are taxable to the extent of any gain in the policy and may be subject to a 10% tax penalty if the owner is younger than age 59 ½, if the owner is a corporation, or, in some cases, if the owner is a trust. We recommend consulting with a tax advisor to understand these consequences. We are required to report any taxable income resulting from this request to the Internal Revenue Service on a Form 1099-R.

If you have any questions, please contact our Service Center at **1-800-272-2216**. Representatives are available to help you Monday through Friday from 8 a.m. to 8 p.m., Eastern Time.