MassMutual

Massachusetts Mutual Life Insurance Company

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An ALA Member Offering

Work + Life Empowered.

Group Whole Life Insurance through your workplace

A closer look at the whole story

You can't predict the future. But you can prepare for it.

Starting right where you work

Planning for the life you want can be difficult while you're busy managing the life you have. MassMutual® helps make planning for your financial well-being easy with solutions available through your workplace.

Let's face it, life happens

If you are looking for a smart way to help achieve multiple financial goals, consider MassMutual's Group Whole Life Insurance. It can help you prepare for the unexpected by providing a generally income-tax-free death benefit, along with coverage that builds cash value.

More than half of American adults (54%) own some type of life insurance[1]

On average, Americans overestimate the cost of life insurance to be more than three times the actual price

Portable coverage

You own the certificate along with the accumulated cash value and you can take it with you, even if you leave the company.

Built-in guarantees

- Guaranteed death benefit
- Guaranteed cash value
- Guaranteed level premium

Dividends

MassMutual's Group Whole Life is participating permanent insurance that allows you to be eligible to receive dividends each year, beginning on the certificate's second anniversary. Although they are not guaranteed, MassMutual has paid dividends to eligible participating policy/certificate owners every year since 1869.

[1] LIMRA, Facts About Life 2020, September 2020

Group whole life insurance at-a-glance

Description:	Permanent, participating life insurance coverage with built-in guarantees.
Built-in guarantees:	• Guaranteed death benefit • Guaranteed cash-value growth • Guaranteed fixed premium
Dividend eligible:	Eligible to receive dividends each year, beginning on the certificate's second anniversary.
Accelerated Death Benefit provision	As the certificate owner, you can receive an advance, or acceleration, of a portion of the death benefit under your certificate, if the insured is diagnosed with a terminal illness by a Qualified Medical Practitioner. **Terminal Illness:** The Accelerated Death Benefit for Terminal Illness is payable when the insured meets the definition of Terminally Ill, generally diagnosed with an illness that will result in death within 12 months (24 months in some states).

Help secure your financial future and protect the ones you love

Consider the advantages

- It's conveniently available to you, right at work.
- Portable coverage and cash value you can keep even if you leave the company.
- No medical exams are required. Applying is easy, and can be done online or via a paper application. Only answer a few questions to determine eligibility.
- A simple payment option with premiums automatically deducted from your paycheck.

So how much does it cost for a tobacco-free person to be covered with $50,000 worth of MassMutual Group Whole Life Insurance:

Age	25	45	55
Cost per week*	$7.62	$19.04	$33.24
Guaranteed cash value at age 65	$20,241	$14,726	$8,801

* This is a hypothetical example only and is not binding. Additional certificate features, or riders, are not included in the examples above and may be available at an additional cost. Rates may vary based on age, tobacco status and state. Rates are as of 1/1/2022 and are subject to change.

Our financial strength makes a difference

Your insurance coverage is only as good as the company that stands behind it.

MassMutual has been helping people build better financial futures for over 170 years. As a mutual company, we do not have shareholders. We manage the company with the long-term interests of its members and customers firmly in mind.

We are a trusted leader with financial strength ratings[2] among the highest of any company in any industry. We pride ourselves on educating American workers to make smarter financial protection choices.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Accelerating the payment of your death benefit may affect eligibility for public assistance programs, including MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI"). Insureds should contact the Medicaid Unit of the local Department of Public Welfare and the Social Security Administration Office for more information. Certificate owners should seek advice from a tax advisor prior to requesting a benefit payment. Receipt of accelerated death benefits may be taxable.

Please carefully read the accelerated death benefit disclosure provided at application. Restrictions and limitations will apply.

[2] Financial strength ratings are as of May 1, 2022: Best: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); and Standard & Poor's: AA+ (Very Strong). Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001. Ratings are subject to change.

The product and/or certain features may not be available in all states. State variations will apply.

Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM-GCWL-2014, and MM-GPWL-2014 (NC) and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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