



FINANCIAL PROFESSIONAL

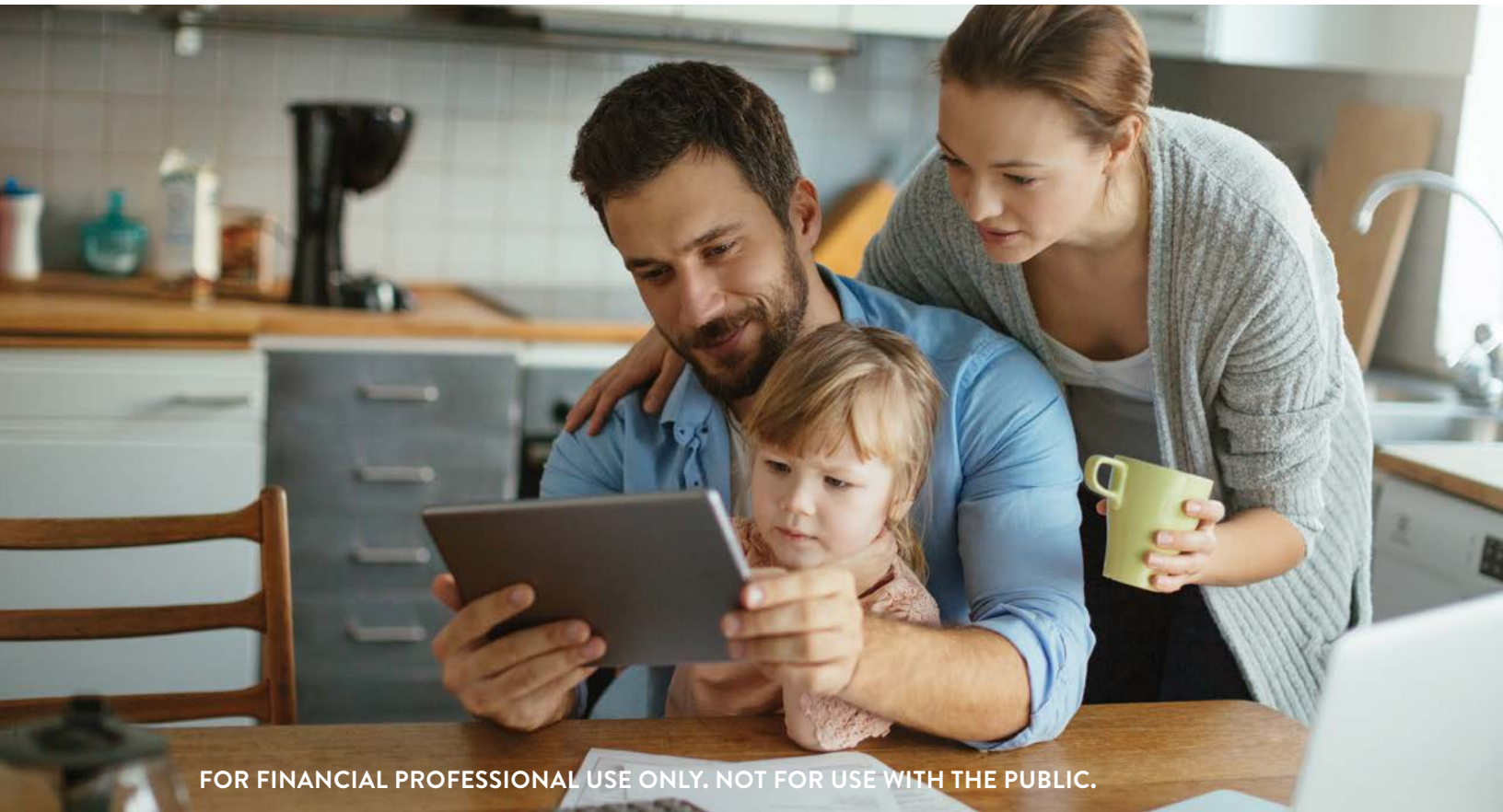
A whole new perspective on group life

Group Whole Life Insurance

MassMutual@WORK Group Whole Life Insurance may be the right benefit to expand your business by providing employers a way to offer a product that can meet a variety of their employees' financial goals. It's permanent life insurance coverage, that builds cash value, and can last a lifetime vs. group term coverage that may only last as long as their employment tenure, or for a set period of time. These features can make it an attractive benefit for employees.

With MassMutual@WORK, you can quickly and conveniently deliver the workplace financial solutions your clients want in their benefits package. Our suite of products, innovative tools, and guidance can make it easy for your clients to improve their employees' financial well-being — which can give you a competitive edge.

Financial readiness, readily available. You've got this.



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Expand your business by offering group whole life insurance from MassMutual@WORK

Group whole life insurance pays out a death benefit through coverage that is guaranteed for an employee's lifetime with level premiums. It builds cash value employees can use for a variety of financial goals¹. In addition, it's portable, so they can take it with them if they leave the company.

Advantages for your business

Access. Group whole life insurance is a simple way for you to expand your voluntary employee benefits portfolio with our Guaranteed Issue and Express Issue, participating permanent life insurance product.

Smart. MassMutual@WORK financial solutions offer you the opportunity to improve your business' bottom line by offering additional products to clients.

Engagement made simple. A knowledgeable, dedicated support team can assist you when working with clients to design their voluntary benefits package.

Advantages for your clients

Financial wellness innovation. With online financial tools and helpful educational resources, your clients can help their employees improve their financial well-being.

Enrollment made easy. Enrollment support teams and online applications make it easy to get employees on board. Applying is easy, and can be done online or via a paper application. Employees just answer a few questions to determine eligibility. No medical exam required.

Convenient. Billing and administration is simple, with employee premiums deducted automatically via payroll deduction.

¹ Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

Employees want – and value – life insurance

Consumer research shows that American workers are looking for access to more life insurance. Approximately 50 million households recognize they need more life insurance.²

Our financial strength makes a difference

An insurance policy is only as good as the company that stands behind it.

MassMutual has been helping people build better financial futures for over 167 years. As a mutual company, we do not have shareholders. We manage the company with the long-term interests of its members and policyowners firmly in mind.

**To learn more, visit massmutualatwork.com
or call 1-855-844-6161.**

² LIMRA, Life Insurance Awareness Month Fact Sheet, September 2018



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State variations may 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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