



MassMutual@WORK



EMPLOYEE

# A closer look at the whole story

Group Whole Life Insurance

# Financial readiness, readily available.<sup>SM</sup>

## Starting right where you work

Planning for the life you want can be difficult while you're busy managing the life you have. Massmutual@work makes planning for financial wellness easy with guidance, educational online tools, and financial solutions all available through your workplace. How's that for a benefit? **You've got this.**

## Let's face it, life happens

If you are looking for a smart way to help achieve multiple financial goals, consider massmutual@work 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.



of employees with group life coverage believe they need more life insurance<sup>1</sup>



of Americans overestimate the cost of life insurance<sup>2</sup>

## 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@work 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/certificateowners since the 1860s.

<sup>1</sup> LIMRA, Life Insurance Awareness Month Fact Sheet, September 2015

<sup>2</sup> LIMRA, 2015 Insurance Barometer Study, April 14, 2015

# Group whole life insurance at-a-glance

<b>Description:</b>	Permanent, participating life insurance coverage with built-in guarantees.
<b>Built-in guarantees:</b>	<ul style="list-style-type: none"><li>• Guaranteed death benefit</li><li>• Guaranteed cash-value growth</li><li>• Guaranteed fixed premium</li></ul>
<b>Dividend eligible<sup>3</sup>:</b>	Eligible to receive dividends each year, beginning on the certificate's second anniversary.
<b>Terminal illness provision:</b>	As the certificateowner, you can receive an advance, or acceleration, of a portion of your death benefit, if you are diagnosed with a terminal illness expected to result in death within 12 months.

## 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. Employees just 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 employee to be covered with \$50,000 worth of massmutual@work<sup>SM</sup> Group Whole Life Insurance:

Age	25	45	55
Cost per week*	\$7.39	\$18.81	\$33.00
Guaranteed cash value at age 65	\$20,017.11	\$15,428.60	\$9,028.77

<sup>3</sup> Dividends are not guaranteed.

\* This example is for illustrative purposes only. Riders, which have an additional cost, are not included in the examples above.

# 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 160 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.

We are a trusted leader with financial strength ratings<sup>4</sup> among the highest of any company in any industry. We pride ourselves on educating American workers to make smarter financial protection and retirement planning choices.



<sup>4</sup> Financial strength ratings are as of 5/2/16: A.M. Best A++; Fitch AA+; Moody's Aa2; Standard & Poor's AA+. Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company (Enfield, CT 06082). Ratings are subject to change.

State variations may apply.

The information provided is not written or intended as specific tax or legal advice. MassMutual, 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.

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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