

Group Whole Life Insurance

LIFE INSURANCE FACTS

Life insurance helps ensure **FINANCIAL SECURITY**



CONSIDER THE WHOLE PICTURE

Whole Life = Lifetime Coverage + Cash Value Accumulation

PAYS A GUARANTEED AMOUNT ON YOUR DEATH²

Rather than covering you for a part of your life, whole life will cover you for your entire life, as long as you keep up the premiums. That's coverage for your entire life with guaranteed cash value accumulation.

GROUP WHOLE LIFE ADVANTAGES



Whole life protects you over your entire lifetime.



Available with no medical exams. Applying for coverage is easy – simply answer a couple of questions to determine eligibility.



It's portable – you can take it with you even if you leave the company.



Whole life offers guaranteed coverage with fixed premiums that can't increase due to age or change in health.



Whole life has a potential for dividends that can be used to purchase additional coverage and help build cash value.³



Whole life provides convenient access to cash value for any reason.⁴

¹ LIMRA, Life Insurance Awareness Month Fact Sheet, 2018

² Assuming premiums are paid on time and no loans or surrenders are taken.

³ Dividends are not guaranteed. The certificate is eligible to earn dividends beginning on the second anniversary.

⁴ 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.



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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