

Work + Life Empowered.

Group Whole Life Insurance

LIFE INSURANCE FACTS

Life insurance helps ensure FINANCIAL SECURITY



51% of Americans

own some type of life insurance¹

On average, people

Overestimate the Cost

of life insurance to be more than three times the actual price.¹



42% of Americans

say they need life insurance or need more life insurance coverage¹

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 all premiums are paid when due and the certificate remains in force. 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, as long as premiums are paid.



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



Whole life has the potential to receive dividends that can be used to purchase additional coverage and will increase the total death benefit and cash value over time.³



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

CHRONIC CARE BENEFIT



The Chronic Care Benefit is automatically included on each certificate and can help reduce financial stress if the insured is certified as having a chronic illness.⁵

¹ LIMRA, Insurance Barometer Study, 2024.

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

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

⁴ Access to cash values through borrowing or partial surrenders will reduce the certificate's cash value and death benefit, increase the chance the certificate will lapse, and may result in a tax liability if the certificate terminates before the death of the insured.

⁵ Riders and other features, such as the Chronic Care Benefit provision under the certificate, may be available for an additional premium or have a fee when exercised. Availability of these features may be limited based on issue age or state of issue. **The Chronic Care Benefit is not approved in MA.**

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

