Life Insurance: Who needs it?

If someone will struggle financially when you die, chances are you need life insurance because it provides cash to your chosen beneficiaries after your death. To learn more, visit MassMutualatwork.com.

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

FIVE SCENARIOS WHERE LIFE INSURANCE MAY HELP

You’re Single

Some singles carry debt that might pass to surviving family members or may provide financial support to siblings or aging parents.

You’re a single parent

What if one of you dies tomorrow? Would your surviving spouse be able to cover all debts and monthly bills?

You’re married

Most families depend on two incomes to make ends meet. What if one, could your family’s plan for the future stay intact?

You’re married with kids

Just because your kids are through college and the mortgage is paid off doesn’t mean that you no longer need life insurance.

You’re an empty nester with grown children

What if one of you died tomorrow? Would your surviving spouse be able to cover all debts and monthly bills?

You’re the caregiver, breadwinner, cook, chauffeur and so much more. Do you have enough life insurance to safeguard your children’s financial future?

To learn more, visit MassMutualatwork.com.
Conveniently available to you, right at work.

Purchasing coverage is as easy as 1–2–3. (Really!)

Pay premiums through payroll deductions.

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**BONUS FEATURE, IT’S PORTABLE!**

Portability is a feature that allows you to take your coverage with you. Not all life insurance policies offered by employers are portable, which means coverage for these policies may end when you retire or change jobs.

**Financial Wellness**

Your financial health is as important as your physical health!

50 million Americans say they need more life insurance³

41% of U.S. households don’t have any form of life insurance.⁴

44% of Millennials overestimate the cost of life insurance by 5x³

**TERM LIFE**

• Provides temporary coverage for a specific period of time and only provides death benefit protection

• Premiums, the amount you pay for coverage, are level and more affordable initially; costs can increase upon renewal and at the initiation of each new term

• It typically doesn’t build cash value — like renting an apartment there is no equity in the term policy, and when the term ends the coverage also ends

• It’s yours for life as long as you pay the premiums

• Premiums are generally higher than they are for term coverage

• Has the potential to build cash value, which will help you in your retirement, if used to help address life’s opportunities and challenges¹

**PERM LIFE**

• A type of permanent life insurance

• Participating whole life has the potential to receive dividends²

• Provides a combination of protection and offers guaranteed:

  – death benefit
  – level premiums
  – cash value accumulation

**WHOLE LIFE**

• Provides temporary coverage for a specific period of time and only provides death benefit protection

• Premiums, the amount you pay for coverage, are level and more affordable initially; costs can increase upon renewal and at the initiation of each new term

• It typically doesn’t build cash value — like renting an apartment there is no equity in the term policy, and when the term ends the coverage also ends

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• Premiums are generally higher than they are for term coverage

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**Ease of Purchase**

No medical exam needed. Just answer a few questions to determine eligibility.

**Cost per week:**

<table>
<thead>
<tr>
<th>AGE</th>
<th>COST PER WEEK</th>
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<tbody>
<tr>
<td>25</td>
<td>$7.62</td>
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<tr>
<td>45</td>
<td>$19.04</td>
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**Affordability**

How much does it cost for a tobacco-free adult?

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<tr>
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<td>$8,089.93</td>
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<tr>
<td>55</td>
<td>$11,025.49</td>
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**Dividend Eligible**

As a participating policy, your MassMutual@work Group Whole Life certificate has the potential to receive dividends that can be used to purchase additional coverage and help build cash value. The certificate is eligible to receive dividends beginning on the second anniversary. Although dividends are not guaranteed, MassMutual® has paid them every year since 1869.

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**Additional policy features, or riders, are not included in the examples above and may be available at an additional cost.**

**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.**

**2 Dividends are determined annually, subject to change and are not guaranteed.**

**3 LIMRA, Life Insurance Awareness Month Fact Sheet, September 2018**

**4 2018 Barometer Study by Life Happens and LIMRA**

**5 Additional policy features, or riders, are not included in the examples above and may be available at an additional cost.**

**6 Massachusetts Mutual Life Insurance Company Statutory Annual Statement, Year-End — Summary of Operations — Dividends to Policyholders. The dividends are determined annually, subject to change and are not guaranteed.**

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**Dividends to Policyowners**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>DIVIDENDS TO POLICYOWNERS</th>
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<tbody>
<tr>
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