



Worksite Better.

Consider the whole picture

Group Whole Life Insurance

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

MassMutual Group Whole Life Insurance is a permanent, cash-accumulating life insurance option that can protect your employees beyond traditional term policies. While it does what you might expect – pays out a death benefit – it also builds cash value over time that employees can potentially use for a variety of financial goals.¹ And, because it's portable, employees can take it with them if they leave the company.

Improve.

Improve your employee benefits program by offering a product that can be used to meet a variety of your employees' financial goals. Because when your employees are confident about their financial futures, they can be more productive in the present.

MassMutual® helps you to recruit, attract, and retain a committed workforce by providing financial solutions and guidance that can help your employees feel confident about their financial wellness.

Offer.

Why not offer a benefit that can help your employees be more financially prepared for the unexpected?

Empower.

Empower your employees to improve their financial wellness and protect the ones they love with this simple-to-apply-for life insurance coverage.

¹ 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.

FOR EMPLOYERS. NOT FOR USE WITH EMPLOYEES.



A simple way to enhance your company's benefits.

Advantages for your company

Simple. MassMutual makes it easy for your employees to access coverage right through your workplace.

Beneficial. When your company offers benefits to help employees achieve financial wellness, they notice. And when employees are confident about their financial futures, chances are, they're more productive in the present.

Engagement made easy. Enrollment support and tools help employees make more informed benefit decisions.

Advantages for your employees

Easily accessible. Employees don't have to undergo a medical exam. Applying is easy, and can be done online or via a paper application. Employees just answer a few questions to determine eligibility.

Affordable. Group coverage rates may be more attractive than individual insurance premiums.

Convenient. Paying premiums is simple through automatic payroll deduction.

Permanent protection. If your company offers group term life insurance, group whole life insurance can provide an extra layer of financial protection for employees. It's permanent coverage they can take with them, even if they leave the company.

Dividend eligible. MassMutual group whole life is participating permanent insurance. Employees who purchase coverage are eligible to receive dividends each year, beginning on the certificate's second anniversary.²

Employees want — and value — life insurance

Sixty-eight percent of all workers believe a life insurance benefit is important to them or their families.³

² Dividends are not guaranteed.

³ LIMRA, Facts About Life, LIAM, September 2021

Our 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 170 years. As a mutual company, we do not have shareholders. We manage the company with the long-term interests of our members and policyowners firmly in mind.

We are a trusted leader with financial strength ratings⁴ 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.

FOR EMPLOYERS. NOT FOR USE WITH EMPLOYEES.

⁴ Financial strength ratings are as of January 1, 2022: Best: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); and Standard & Poor's: AA+ (Very Strong). Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001. Ratings are subject to change.

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.

