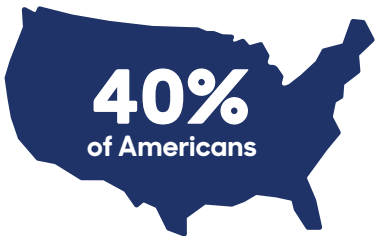


Worksite Smarter.

An opportunity to better serve **multicultural employees** in the workforce.



Explore how **MassMutual Group Whole Life** can address the financial challenges of working Americans in today’s diverse workforce.



now identify as **one or more racial and ethnic group***



MassMutual Group Whole Life may **help with diversity and inclusion initiatives** by providing working Americans access to affordable financial and protection products that may not be easy to obtain on their own.



are less likely to find **saving very manageable***



Group Whole Life **builds guaranteed cash value** that can help a certificate owner achieve their financial goals or borrow against it for any purpose.**



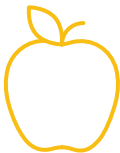
are working with a **financial advisor***



Whole Life is typically only available through a financial advisor, but Group Whole Life is **easily obtainable through one’s place of work** with no medical exams required.



are less confident that financial institutions will provide the **necessary information to make well-educated decisions***



Offering Worksite solutions, such as Group Whole Life, from **a carrier that provides relevant education**, can help employees build confidence and make better informed decisions.

To learn more about **MassMutual worksite solutions**, contact your benefits broker.

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* Multicultural Consumer Study, conducted for MassMutual by LRW, A Material Company, October 2021.

** 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.

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.

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