MassMutual

Worksite Stronger.

Offer your employees a whole lot more.

Understanding the benefits of Group Whole Life.

Your employees may be familiar with the temporary, cost-effective protection of Group Term Life insurance – but you **can potentially improve their short- and long-term financial well-being** by offering Group Whole Life insurance issued by Massachusetts Mutual Life Insurance Company (MassMutual®). See how our Group Whole Life insurance compares to typical group term life insurance and can help you build a stronger benefits package that can offer more protection and greater flexibility.

	Group Whole Life Insurance	Group Term Life Insurance
Overall value	• More than just a death benefit – includes several guarantees and living benefits[1]	• Typically limited to just a death benefit
Premiums	• Guaranteed level premium for a lifetime • Higher cost for greater long-term value	• Level premium generally limited to duration period and may increase upon renewal, if available.
Death benefit	• Permanent coverage • May elect the dividend option: Paid-Up Additions, which can increase the death benefit and cash value at no additional cost[2]	• Coverage terminates at end of duration period • Death benefit may reduce at older ages
Cash value	• Guaranteed cash value for the life of the certificate • Increases over time • Not affected by market changes	• Does not typically produce any cash value
Chronic Care Benefit	• Automatically included • Can provide a portion of the death benefit if the insured is certified as having a chronic illness.[3]	• Generally not available
Dividends	• Though not guaranteed, certificate owners can receive dividends as cash, paid-up additional insurance, or reduction of future premiums[4]	• Typically not eligible for dividends
Continuation of coverage	• Permanent coverage regardless of change in employment or retirement	• Coverage may not continue when employment ends or at retirement • Can sometimes be continued at a higher cost

To learn more about
MassMutual Group Whole Life Insurance,
contact your benefits broker.

FOR EMPLOYERS. NOT FOR USE WITH EMPLOYEES.

[1] Coverage and benefits will continue as long as all premiums are paid when due and the certificate remains in force.

[2] Dividends are not guaranteed. The certificate is eligible to receive dividends beginning on the second anniversary.

[3] 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. **The Chronic Care Benefit is not approved in Massachusetts.**

[4] Available after porting.

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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