MassMutual | Massachusetts Mutual Life Insurance Company

Work + Life Empowered.

Understanding the benefits of Group Whole Life

You may be familiar with the temporary, cost-effective protection of Group Term Life insurance — but you **can potentially improve your short- and long-term financial well-being** by applying for MassMutual (MM) Group Whole Life. See how our Group Whole Life insurance compares to typical group term life insurance and can help you build a stronger benefits package with more protection and greater flexibility.

	MM Group Whole Life Insurance	Group Term Life Insurance
Overall value	• More than just a death benefit — includes several guarantees and living benefits	• 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
Death benefit	• Permanent and non-expiring while premiums are paid • May use dividend option to increase death benefit[1]	• Coverage expires at end of duration period • Death benefit may reduce at older ages
Continuation of coverage	• Permanent, level premium 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
Cash value	• Guaranteed cash value • Increases over time • Not affected by market changes	• Does not typically produce any cash value
Dividends	• Though not guaranteed, certificate owners can receive dividends as cash, increased death benefit, or reduction of future premiums after the second certificate anniversary[2]	• Typically not eligible for dividends
Chronic Care Benefit	• Automatically included • Provides portion of death benefit if insured has a qualified chronic illness[3]	• Generally not available

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

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

[2] Only available after porting.

[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.**

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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