

Work + Life Empowered.

Understanding the benefits of Group Whole Life Insurance

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.

FIVE SCENARIOS WHERE LIFE INSURANCE MAY HELP



You're Single

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



You're a single parent

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



You're married

What if one of you died tomorrow? Would the surviving spouse's income be enough to pay off debts, loans and monthly bills?



You're married with kids

Most families depend on two incomes to make ends meet. If down to one, could your family's plans for the future stay intact?



You're an empty nester with grown children

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

Financial Wellness

Your financial health is as important as your physical health!

Americans are generally underprepared.



102 million

Americans living with a life insurance coverage gap.¹



37% of households say they intend to purchase life insurance coverage within the next 12 months.¹



44% of people say they aren't very knowledgeable about life insurance.¹

¹ 2024 Insurance Barometer Study by Life Happens and LIMRA.
<https://lifehappens.org/press/barometer-2024/>

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.

