

Work + Life Empowered.

Know your Group Whole Life cash value?

Do you know what “cash value” is?

Cash value may not be top of mind when you purchase insurance protection, but it can be a useful benefit if you need it.

Life insurance’s primary purpose is to provide a death benefit when the insured person passes. Along with a guaranteed death benefit, group whole life insurance also offers guaranteed, tax-deferred cash value that grows over time as

premiums are paid. The cash value may be used as a “living benefit.”

The available cash value can be borrowed for any purpose, like helping to pay college expenses, or covering an emergency.¹

Some folks find that the cash value of a group whole life insurance certificate is a nice feature to have.

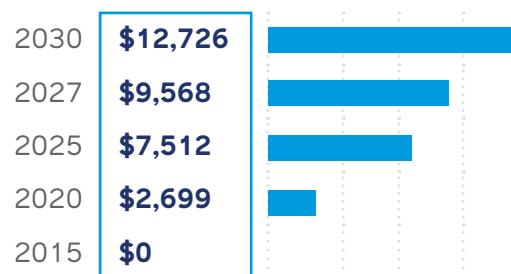
Example: Guaranteed cash value growth



The following example shows the cash value growth of a certificate that was issued in 2015, with a \$50,000 face amount, and an annual premium of \$1,380². The insured’s issue age is 50, and they are a non-smoker. The guaranteed cash value is \$12,726 by age 65. No riders were included.

- The cash value in a Group Whole Life certificate is **guaranteed to increase every year**.
- Certificate owners can access their **available cash value** for any reason.¹
- Certificate owners **receive the cash surrender value** if the certificate is surrendered.³

GUARANTEED CASH VALUE GROWTH 2015-2030



Group whole life insurance provides permanent life insurance that will help support and protect your financial well-being for you and those who count on you. It provides a systematic and disciplined approach to accumulating funds, along with stable and consistent tax-deferred growth in cash value.

For important information, please see the next page.

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.

² In 2023, the premium amount for a \$50,000 certificate would be \$1392.

³ The certificate may be surrendered in full for its Cash Surrender Value at any time while the insured is living. The certificate will terminate as of the date of surrender.

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.

