



**∴ MassMutual**

Massachusetts Mutual  
Life Insurance Company

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## **Work + Life Empowered.**

### **Group Whole Life Insurance**

Understanding life insurance isn't easy. And, choosing the right coverage for you can be even more challenging.

# Life Insurance 101

## Term Life

- Provides temporary coverage for a specific period of time and only provides death benefit protection
- Premiums, the amount you pay for coverage, are level and more affordable initially; costs can increase upon renewal past the initial term
- It typically doesn't build cash value — like renting an apartment there is no equity in a term policy, and when the term ends the coverage also ends

## PERM LIFE

- It's yours for life as long as you pay the premiums
- Premiums are generally higher than they are for term coverage
- Has the potential to build cash value, which like equity in your home, can be used to help address life's opportunities and challenges<sup>1</sup>

## WHOLE LIFE

- A type of permanent life insurance
- Participating whole life has the potential to receive dividends<sup>2</sup>
- Provides a combination of protection and offers guaranteed:
  - death benefit
  - level premiums
  - cash value accumulation

<sup>1</sup> 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.

<sup>2</sup> Dividends are determined annually, subject to change and are not guaranteed.

# Ease of Group Whole Life Purchase

Purchasing coverage is as easy as 1-2-3. (Really!)



**Conveniently available to you, right at work.**



**No medical exam needed.**

Just answer a few questions to determine eligibility.



**Pay premiums through payroll deductions.**

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## It's Portable!

Portability is a feature that allows you to take your coverage with you. Not all life insurance policies offered by employers are portable, which means coverage for these policies may end when you retire or change jobs.

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## Financial Wellness

**Your financial health is as important as your physical health!**

Americans are generally underprepared.



**102 million**

Americans know they need or need more life insurance.<sup>3</sup>



**37%** of households say they intend to purchase life insurance coverage within the next 12 months.<sup>3</sup>



**44%** of people say they aren't very knowledgeable about life insurance.<sup>3</sup>

<sup>3</sup> 2024 Insurance Barometer Study, by Life Happens and LIMRA.

## Affordability

### How much does Group Whole Life cost for a tobacco-free adult?

\$25,000 MassMutual Group Whole Life coverage<sup>4</sup>



Age 25



Age 45



Age 55



tip

Cost per week:

\$4.27

\$9.98

\$17.08

The amount you pay is based on your age, so premiums may be lower if you buy sooner rather than later.

Guaranteed cash value at age 65:

\$10,120

\$7,363

\$4,400

<sup>4</sup> This is a hypothetical example only and is not binding. Additional policy features, or riders, are not included in the examples above and may be available at an additional cost. Rates may vary based on age, tobacco status and state. Rates are as of 11/1/2025 and are subject to change.

## Dividend Eligible

2026

**\$2.9B**

**MassMutual's 2026  
Estimated Dividend Payout  
is \$2.9 Billion**

MassMutual Group Whole Life certificates are participating and have the potential to receive dividends that can be used to purchase additional coverage and help build cash value. The certificate is eligible to receive dividends beginning on the second anniversary.

Although dividends are not guaranteed, MassMutual® has paid them every year to eligible participating policy and certificate owners since 1869. The 2026 estimated dividend payout is no exception.

# 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 broken 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.

To learn more, visit [MassMutual.com](https://www.massmutual.com).

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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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