

Worksite Smarter.

Group Whole Life and the financial wellness advantage.



An empowered workforce

MassMutual® helps working Americans meet their financial needs by putting Group Whole Life certificate owners first.

Live Mutual® shines through in everything we offer.



Guaranteed Level Premiums



Guaranteed Cash Value



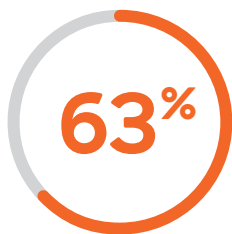
Guaranteed Death Benefit



Dividend Eligible¹



Guaranteed Issue and Express Issue Underwriting



Financially stressed employees are nearly:

4x as likely to say finances have been **distracting them at work**²

2x as likely to **avoid addressing a medical issue** due to cost²

1.3x as likely to **be attracted to another company** that cares more about their financial well-being²

of employees say their **financial stress has increased** since the pandemic.²

A strong bottom line

Group Whole Life Insurance may improve employers' bottom lines by helping to reduce employees' financial stress.²

A comprehensive solution

MassMutual Group Whole Life Insurance completes the benefits package by supporting a lifetime of financial needs.



Permanent protection
Portable coverage allows employees to take their policies with them.



Guaranteed cash value
Employees can build cash value no matter the market conditions.



Financial flexibility
A living benefit – cash value can be accessed during working years.³

Visit worksite.MassMutual.com to learn how we can help your business.

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

² PwC's 10th annual Employee Financial Wellness Survey, PwC US, 2021.

³ 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.

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.