

Group Universal Life Insurance at a Glance

Our group universal life insurance provides smart protection that also helps you achieve your financial goals.

Reasons to consider:

MassMutual@work Group Universal Life Insurance provides long-term, portable financial protection in one single, customizable type of coverage that you can keep, even if you leave the company.

- **Personalized**
 You can customize your UL insurance by choosing the face amount and optional spouse and dependent coverage (if available).
- **Extend How Long Your Coverage Lasts**
 Paying the target premium will guarantee coverage for the target coverage period of to age 85¹. You can get the coverage you need today with the flexibility to extend coverage beyond the target coverage period by increasing the amount you pay, if needed².
- **Portable Coverage**
 You own the certificate, which means you can take it with you, even if you change jobs and leave the company. The insurance coverage and its built-in guarantees are yours.
- **Tax Advantages**
 Group universal life insurance policies offer a combination of valuable income tax advantages, including:
 - Generally income tax-free death benefit
 - The potential for tax-deferred account value growth
- **Accelerated Death Benefit Provisions**
 As the certificateowner, you can receive an advance, or acceleration, of a portion of the death benefit under your certificate, if the insured is diagnosed with a terminal illness or if the insured has a chronic illness.
 - **Terminal Illness:** The Accelerated Death Benefit for Terminal Illness is payable when the insured meets the definition of Terminally Ill, generally diagnosed with an illness that will result in death within 12 months (24 months in some states.)
 - **Chronic Illness:** The Accelerated Death Benefit for Chronic Care is payable when the insured meets the definition of Chronically Ill, generally having a permanent loss of two activities of daily living, or requiring substantial supervision due to permanent severe cognitive impairment.
 These benefits are not long term care insurance and may be used for any purpose. In many cases, these benefits allow access to more funds than would be available through a certificate loan or certificate cash surrender value. There is a fee taken from the Chronic Care Benefit. Consult with your tax advisor regarding a request for accelerated benefits.

¹ The premiums necessary to keep the certificate in force may increase at the end of the to age 85 target coverage period.

² Assuming target premiums are paid on time and there are no loans or withdrawals taken from the certificate.

Additional financial protection

Additional protection beyond the coverage in your base certificate.

Waiver of monthly charges rider

The waiver of monthly charges rider ensures that your life insurance protection will stay in place if you, the insured, are totally disabled and may not be able to pay the charges. When activated, the monthly charges (for the certificate and any riders) will be waived. This rider is available to employees issue ages 18-60. It **activates** following a six-month waiting period and terminates when the insured reaches the attained age of 67 (state variations may apply).

This rider is attached to each certificate. Your employer has elected this rider and it has an additional cost. You can elect to cancel the rider at any time; once canceled it cannot be reinstated.

Accidental death benefit rider

This rider allows for your beneficiary(ies) to receive an additional death benefit in the event that your death was the result of an accident. The rider terminates when the insured reaches age 67.

This rider is attached to each certificate for employees issue ages 18-60. Your employer has elected this rider and it has an additional cost. You can elect to cancel the rider at any time; once canceled it cannot be reinstated.

Spouse term life insurance rider

When you are the certificateowner, this rider provides term insurance coverage for your spouse and provides a death benefit to the certificateowner if the insured spouse dies while the rider is in force. There is an additional cost for this rider.

This coverage is available to spouses between the ages of 18 to 65. Coverage limits are \$10,000 or \$20,000, not to exceed the amount issued to you, the employee.

Children's term life insurance rider

When you are the certificateowner, this rider provides term insurance coverage for all of your eligible children. The rider provides a death benefit to the certificateowner if the insured child dies while the rider is in force. There is an additional cost for this rider.

This coverage is available to children between the ages of 14 days to 26 years. Must be a dependent based on federal tax rules. Coverage limits are \$10,000 or \$20,000, not to exceed the amount issued to you, the employee.

Group Whole Life Dependent Certificates

You have the option to apply for \$25,000 of whole life insurance coverage for your spouse and each dependent child and grandchild. Group whole life certificates provide permanent participating life insurance with guaranteed death benefit, guaranteed level premium and guaranteed cash value accumulation. While dividends are not guaranteed, group whole life certificates are dividend eligible on the second anniversary. (Riders are not available with spouse and dependent coverage.)

This coverage provides separate certificates for each spouse, child and grandchild, and is available to spouses between the ages of 18 to 60, and children or grandchildren between the ages of 14 days to 26 years. Must be a dependent based on federal tax rules.

Not all riders above may be available to you. Please refer to your employer's specific benefit offer for details.

The information provided is not written or intended as specific tax or legal advice, which MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

The product and/or certain features may not be available in all states. State variations may apply.

Group Universal Life Insurance (GPUL), (policy/certificate forms MM-GPUL-2015 and MM-GCUL-2015, and MM-GPUL-2015 (NC) and MM-GCUL-2015 (NC) in North Carolina), is flexible premium, non-participating permanent life insurance. The GPUL policy and GCUL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

