

Group Universal Life Insurance

Life Insurance Facts

 **3 out of 5**

Americans own some type of life insurance.¹



Life insurance helps ensure
FINANCIAL SECURITY



of employees with life insurance believe they need **MORE** life insurance.¹

35%



of all households would feel adverse financial impacts within **ONE MONTH** if a primary wage earner died.²



MassMutual® Group Universal Life Insurance provides a **guaranteed death benefit** for the target coverage period.³

MassMutual Group Universal Life Advantages



CHOOSE the face amount and, if offered, optional spouse or dependent coverage.⁴



Get the coverage you need for today, with the **FLEXIBILITY** to extend into the future.



Available with **NO MEDICAL EXAMS.** Applying for coverage is easy — answer a few questions to determine eligibility.



It's **PORTABLE**, you can take it with you, even if you leave your company.



It may be more affordable than you think — less than the cost of a cup of coffee... **\$2.23 PER DAY** for individual coverage.⁵



Paying target premiums **GUARANTEES COVERAGE** for at least the target coverage period.

¹ LIMRA, Life Insurance Awareness Month Fact Sheet, 2018

² 2018 Insurance Barometer Study, Life Happens and LIMRA

³ Assuming premiums are paid on time and no loans or withdrawals are taken. The premiums necessary to keep the certificate in force may increase at the end of the target coverage period.

⁴ Optional spouse and dependent coverage has an additional cost.

⁵ e-imports coffee statistics 2017 <http://www.e-importz.com/coffee-statistics.php>. This example assumes \$50,000 face amount for a to 45 year old non smoker with to age 85 target coverage period. Rates vary by age, smoker status, and state.

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 MMGCUL-2015 (NC) in North Carolina), is flexible premium, nonparticipating permanent life insurance. The GPUL policy and GCUL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

