Group Whole Life Insurance

1-877-VIP-CSEA
Valuable Insurance Programs

Sponsored by

CSEA

Administered by

PEARL CARROLL
Important Benefits for CSEA members

Why Group Whole Life Insurance?

- Cost-effective coverage
- Easy-to-apply for
- Guaranteed death benefit
- Guaranteed cash value
- Guaranteed level premium
- Tax advantages
- Dividend-eligible¹
- Portable Coverage

¹ Dividends are not guaranteed
65% of employees with group life coverage believe they need more life insurance.²

80% of Americans overestimate the cost of life insurance.³

² LIMRA, Life Insurance Awareness Month Fact Sheet, September 2015
³ LIMRA, 2015 Insurance Barometer Study, April 14, 2015
**Portable coverage**
You own the certificate along with the accumulated cash value and you can take it with you, even if you leave the company.

**Built-in guarantees**
- Guaranteed death benefit
- Guaranteed cash value
- Guaranteed level premium

**Tax advantages**
Whole Life insurance offers certain valuable tax advantages, including:
- Generally, income tax-free death benefit
- Tax-deferred cash-value growth

**Dividends**
Massmutual@work Group Whole Life is permanent insurance that allows you to be eligible to receive dividends each year, beginning on the certificate’s second anniversary. Although they are not guaranteed, MassMutual has paid dividends to eligible participating policy/certificate owners since the 1860s.

**Coverage for spouse and dependents**
Another benefit for employees is the option to purchase additional coverage for their spouse/domestic partner and each dependent child and grandchild.

**A simple application and underwriting process**
Applying for the coverage is easy, and can be done online or via paper application. Just answer a couple questions to determine eligibility. No medical exams required.
# Group whole life insurance at-a-glance

<table>
<thead>
<tr>
<th>Description:</th>
<th>Permanent life insurance coverage with built-in guarantees.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Built-in guarantees:</td>
<td>• Guaranteed death benefit</td>
</tr>
<tr>
<td></td>
<td>• Guaranteed cash-value growth</td>
</tr>
<tr>
<td></td>
<td>• Guaranteed fixed premium</td>
</tr>
<tr>
<td>Dividend eligible¹:</td>
<td>Eligible to receive dividends each year, beginning on the certificate’s second anniversary.</td>
</tr>
<tr>
<td>Terminal illness provision:</td>
<td>As the certificate owner, you can receive an advance or acceleration of a portion of your death benefit if you are diagnosed with a terminal illness expected to result in death within 12 months.</td>
</tr>
</tbody>
</table>

¹ Dividends are not guaranteed
Help secure your financial future and protect the ones you love

Consider the advantages

- It’s conveniently available to you, right at work.
- Portable coverage and cash value you can keep, even if you leave your job.
- No medical exams are required. Applying is easy, and can be done online or via paper application. Members just answer a few questions to determine eligibility.
- A simple payment option with premiums automatically deducted from your paycheck.

Our financial strength makes a difference

An insurance policy is only as good as the company that stands behind it.

MassMutual has been helping people build better financial futures for over 160 years. As a mutual company, we do not have shareholders. We manage the company with the long-term interests of its members and policy owners firmly in mind.

We are a trusted leader with financial strength ratings among the highest of any company in any industry.

We pride ourselves on educating American workers to make smarter financial protection and retirement planning choices.
How Do I Apply for Coverage?
Call Pearl Carroll & Associates at
1-877-847-2732
to speak with a CSEA Insurance Representative.