



Group Whole Life Insurance



1-877-VIP-CSEA
Valuable Insurance Programs

Sponsored by

Administered by





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

Description:	Permanent life insurance coverage with built-in guarantees.
Built-in guarantees:	<ul style="list-style-type: none">• Guaranteed death benefit• Guaranteed cash-value growth• Guaranteed fixed premium
Dividend eligible ¹ :	Eligible to receive dividends each year, beginning on the certificate's second anniversary.
Terminal illness provision:	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.

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.





Frequently Asked Questions about CSEA Group Whole Life Insurance

1. What are the advantages of CSEA Group Whole Life?

- The premium payment will remain the same for your entire life.
- The plan builds cash value.
- Convenience of payroll deducted premiums.

2. Can I buy this plan only through CSEA?

YES! This plan is only available to you through your membership in CSEA, which sponsors CSEA Group Whole Life as a membership benefit. The plan is portable, so you'll remain covered even if you leave Civil Service.

3. What happens if I stop paying premium?

If you discontinue your premium payments and your insurance has been in place long enough to accumulate Cash Value, you can either take a Reduced Paid Up Policy for life or surrender it for its Cash Value. Otherwise your coverage ends.

4. Does this plan affect any other CSEA-sponsored life insurance I may have in force?

NO! This Whole Life plan supplements any other CSEA life insurance you may presently have.

5. What happens to the insurance if I become disabled and can't work?

If you become totally disabled as specified in the contract, then you and your dependent's premiums will be waived. You must notify the plan administrator to request this benefit.

6. If I select one of the plans now, will the premium payment remain the same in the future?

YES! Once the plan you select is issued by Mass Mutual, the premiums can never be increased.

7. Can I continue this life insurance if I am no longer a CSEA member?

YES!

8. Can I apply for this plan without having a physical examination?

YES! The underwriting decision for most applicants will be based upon your answers to the Health Statement Question on the Application form.



TO APPLY FOR COVERAGE

How Do I Apply for Coverage?

Call Pearl Insurance at

1-877-847-2732

to speak with a CSEA Insurance
Representative.

Plan underwritten by:

 **MassMutual**

Sponsored by

Managed by



Pearl Insurance
13 Airline Drive | Albany, NY 12205
www.cseainsurance.com
1-877-VIP-CSEA

Plan Sponsored & Administered by:

