



Worksite Better.

Group Whole Life Insurance:

A meaningful benefit to help increase employee financial well-being

MassMutual Group Whole Life Insurance can be an important benefit for employees who may want the guarantee of lifetime financial protection, without term limits.

Group whole life insurance — What is it?

It can help employees prepare for the unexpected by providing a generally income tax free death benefit, along with coverage that builds cash value. MassMutual Group Whole Life Insurance is permanent coverage that can last a lifetime vs. term coverage that may last only as long as their employment tenure, for a set period of time, or comes with costly conversion options. These features can make it an attractive benefit for employees.

How can it benefit your employees?

Whole life insurance allows employees to access the guaranteed cash value to help meet a variety of financial goals, such as paying for college, supplementing their retirement income, or obtaining cash for emergencies.² But there's more!

Portable, lifelong protection

MassMutual Group Whole Life Insurance coverage may be the perfect complement to a group term life insurance plan. Employees can continue to pay the premiums to keep their life insurance coverage, and access cash values² — even if they leave the company.

Additionally, if they leave the company and take their certificate with them, they can change their dividend option and choose to have their dividend payments reduce their premiums.

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

² Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

A simple application and underwriting process

Applying for the coverage is easy, and can be done online or via a paper application. Employees just answer a couple questions to determine their eligibility. No medical exams are required.

Coverage for spouse and dependents

Another benefit for employees is the option to purchase additional coverage for their spouse and each dependent child and grandchild.

Dividend eligible

MassMutual Group Whole Life Insurance is participating and certificate owners are eligible to receive dividends each year, beginning on the certificate's second anniversary. Options on how employees receive dividends include the ability to: increase their amount of life insurance and the cash value, get the dividends in cash, or continue to accumulate the dividends. Although they are not guaranteed, MassMutual has paid dividends to eligible participating policy/certificate owners since the 1860s.

When your company offers benefits that can help employees achieve financial readiness, they notice. Beyond appreciating the convenience, with MassMutual Group Whole Life Insurance, your employees can feel confident that you're providing a benefit worth considering.

Employees value life insurance

Consumer research³ shows that American workers understand the importance of life insurance, and many may want to apply for new coverage or supplement the coverage they have currently. Here are the facts:

52% of American adults own some type of life insurance.

41% of Americans both insured and uninsured — say they don't have sufficient life insurance coverage.

**Whole life insurance does more than pay out a death benefit.
It can also build cash value to help employees meet a variety of
financial goals during their lifetime.**

³ LIMRA Newsroom, "New Study Shows Interest in Life Insurance at All-Time High in 2023." April 2023

Product specifications

The following list provides more detail on some specific product features. Some product features may be subject to state variations.

Product description:	Group participating whole life premiums paid until age 95 Matures at age 121	Group policy with individually owned certificates Unisex premium
Dividend options:	• Cash • Paid-up additions • Accumulation • Premium reduction⁵	While not guaranteed, certificate owners are eligible to receive dividends beginning on the second certificate anniversary. Paid-up additional insurance is also participating and eligible to receive dividends.
Accelerated Death Benefit Provisions*:	As the certificate owner, 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 that has been certified by a Qualified Medical Practitioner. Terminal Illness: In most states, 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: In most states, the Accelerated Death Benefit for Chronic Illness is payable when the insured meets the definition of Chronic Illness, generally having a permanent loss of two activities of daily living (eating, toileting, transferring, bathing, dressing, and continence) due to loss of functional capacity, or requiring substantial supervision due to permanent severe cognitive impairment. In North Carolina and Washington, generally, Chronic Illness is any medical condition that requires continuous confinement in an Eligible Institution, where the Insured is expected to remain there for the rest of their life. 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. Certificate owners who have exercised the Accelerated Death Benefit for Terminal Illness benefit cannot use the Chronic Care Benefit. However, the Terminal Illness Benefit will still be available on the remaining face amount after a Chronic Care Benefit payment has been made.	

⁵ After a certificate has been ported, the certificate owner can then choose to use the dividend payments to reduce premiums.

Our strength makes the difference

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



With over 170 years in the insurance industry, we have a long history of remaining strong during changing market conditions. Our financial strength ratings⁹ are among the highest of any company in any industry.



MassMutual was created to reach more people with the products, guidance and tools they need to secure their future and protect the ones who matter most. As a recognized leader in workplace solutions, we are committed to helping you do more for your employees.



As a mutual company, MassMutual does not have shareholders. The company is managed with the long-term interests of its members and policyowners in mind, and we work every day to make decisions to help them meet their financial needs in the future.

MassMutual helping you secure what matters most.

⁹ Financial strength ratings are as of November 5, 2023 Best: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); and Standard & Poor's: AA+ (Very Strong). Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001. Ratings are subject to change.

Group Whole Life Insurance

Benefit amounts and premiums

EMPLOYEE COVERAGE | NON-TOBACCO RATES

SPOUSE COVERAGE | NON-TOBACCO RATES

*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age ¹	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
18	\$7.74	\$9,549	\$13.62	\$19,098	\$19.51	\$28,647
19	\$7.85	\$9,500	\$13.85	\$19,001	\$19.85	\$28,502
20	\$7.97	\$9,450	\$14.09	\$18,901	\$20.20	\$28,351
21	\$8.09	\$9,397	\$14.32	\$18,795	\$20.55	\$28,193
22	\$8.20	\$9,341	\$14.55	\$18,683	\$20.89	\$28,025
23	\$8.32	\$9,283	\$14.78	\$18,566	\$21.24	\$27,849
24	\$8.43	\$9,220	\$15.01	\$18,441	\$21.59	\$27,662
25	\$8.55	\$9,155	\$15.24	\$18,310	\$21.93	\$27,466
26	\$8.78	\$9,086	\$15.70	\$18,172	\$22.62	\$27,258
27	\$9.24	\$9,011	\$16.62	\$18,022	\$24.01	\$27,033
28	\$9.59	\$8,931	\$17.32	\$17,862	\$25.05	\$26,794
29	\$9.93	\$8,846	\$18.01	\$17,693	\$26.09	\$26,540
30	\$10.39	\$8,757	\$18.93	\$17,514	\$27.47	\$26,271
31	\$10.85	\$8,662	\$19.85	\$17,324	\$28.85	\$25,986
32	\$11.32	\$8,562	\$20.78	\$17,124	\$30.24	\$25,686
33	\$11.89	\$8,457	\$21.93	\$16,914	\$31.97	\$25,371
34	\$12.24	\$8,347	\$22.62	\$16,694	\$33.01	\$25,041
35	\$12.35	\$8,232	\$22.85	\$16,465	\$33.35	\$24,697
36	\$13.05	\$8,113	\$24.24	\$16,226	\$35.43	\$24,339
37	\$13.97	\$7,989	\$26.09	\$15,978	\$38.20	\$23,967
38	\$14.78	\$7,859	\$27.70	\$15,719	\$40.62	\$23,579
39	\$15.59	\$7,724	\$29.32	\$15,448	\$43.05	\$23,172
40	\$16.51	\$7,581	\$31.16	\$15,163	\$45.82	\$22,745
41	\$17.32	\$7,430	\$32.78	\$14,861	\$48.24	\$22,292
42	\$18.12	\$7,271	\$34.39	\$14,543	\$50.66	\$21,815
43	\$19.05	\$7,104	\$36.24	\$14,208	\$53.43	\$21,312
44	\$19.85	\$6,926	\$37.85	\$13,853	\$55.85	\$20,780
45	\$19.97	\$6,738	\$38.09	\$13,476	\$56.20	\$20,214
46	\$21.47	\$6,537	\$41.09	\$13,075	\$60.70	\$19,613

¹ Age as of Certificate Effective Date.

² Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

EMPLOYEE COVERAGE | NON-TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
\$25.39	\$38,196	\$37.16	\$57,295
\$25.85	\$38,003	\$37.85	\$57,005
\$26.32	\$37,802	\$38.55	\$56,703
\$26.78	\$37,590	\$39.24	\$56,386
\$27.24	\$37,367	\$39.93	\$56,051
\$27.70	\$37,132	\$40.62	\$55,698
\$28.16	\$36,883	\$41.32	\$55,325
\$28.62	\$36,621	\$42.01	\$54,932
\$29.55	\$36,344	\$43.39	\$54,516
\$31.39	\$36,044	\$46.16	\$54,067
\$32.78	\$35,725	\$48.24	\$53,588
\$34.16	\$35,387	\$50.32	\$53,081
\$36.01	\$35,028	\$53.09	\$52,543
\$37.85	\$34,648	\$55.85	\$51,972
\$39.70	\$34,248	\$58.62	\$51,373
\$42.01	\$33,828	\$62.09	\$50,743
\$43.39	\$33,388	\$64.16	\$50,083
\$43.85	\$32,930	\$64.85	\$49,395
\$46.62	\$32,452	\$69.01	\$48,679
\$50.32	\$31,956	\$74.55	\$47,934
\$53.55	\$31,438	\$79.39	\$47,158
\$56.78	\$30,897	\$84.24	\$46,345
\$60.47	\$30,326	\$89.78	\$45,490
\$63.70	\$29,723	\$94.62	\$44,585
\$66.93	\$29,087	\$99.47	\$43,631
\$70.62	\$28,416	\$105.01	\$42,625
\$73.85	\$27,707	\$109.85	\$41,560
\$74.32	\$26,953	\$110.55	\$40,429
\$80.32	\$26,151	\$119.55	\$39,227

Group Whole Life Insurance

Benefit amounts and premiums

EMPLOYEE COVERAGE | NON-TOBACCO RATES

SPOUSE COVERAGE | NON-TOBACCO RATES

*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age ¹	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
47	\$22.97	\$6,324	\$44.09	\$12,649	\$65.20	\$18,974
48	\$24.59	\$6,097	\$47.32	\$12,195	\$70.05	\$18,293
49	\$26.20	\$5,856	\$50.55	\$11,712	\$74.89	\$17,568
50	\$27.70	\$5,598	\$53.55	\$11,197	\$79.39	\$16,796
51	\$29.32	\$5,324	\$56.78	\$10,649	\$84.24	\$15,973
52	\$30.93	\$5,033	\$60.01	\$10,066	\$89.09	\$15,099
53	\$32.43	\$4,723	\$63.01	\$9,447	\$93.59	\$14,171
54	\$34.05	\$4,395	\$66.24	\$8,790	\$98.43	\$13,185
55	\$34.16	\$4,044	\$66.47	\$8,089	\$98.78	\$12,134
56	\$36.70	\$4,241	\$71.55	\$8,483	\$106.39	\$12,725
57	\$39.35	\$4,446	\$76.85	\$8,892	\$114.35	\$13,339
58	\$42.01	\$4,659	\$82.16	\$9,318	\$122.32	\$13,978
59	\$44.66	\$4,881	\$87.47	\$9,762	\$130.28	\$14,643
60	\$47.32	\$5,111	\$92.78	\$10,223	\$138.24	\$15,334
61	\$49.97	\$5,350	\$98.09	\$10,701	\$146.20	\$16,052
62	\$52.74	\$5,598	\$103.62	\$11,197	\$154.51	\$16,795
63	\$55.39	\$5,854	\$108.93	\$11,708	\$162.47	\$17,562
64	\$58.05	\$6,117	\$114.24	\$12,234	\$170.43	\$18,351
65	\$58.16	\$6,386	\$114.47	\$12,773	\$170.78	\$19,159
66	\$62.09	\$6,662	\$122.32	\$13,325	\$182.55	\$19,987
67	\$67.51	\$6,945	\$133.16	\$13,891	\$198.82	\$20,837
68	\$71.20	\$7,236	\$140.55	\$14,473	\$209.89	\$21,710
69	\$76.97	\$7,567	\$152.09	\$15,135	\$227.20	\$22,703
70	\$80.43	\$7,930	\$159.01	\$15,861	\$237.59	\$23,791
71	\$84.01	\$8,302	\$166.16	\$16,605	\$248.32	\$24,908
72	\$87.82	\$8,687	\$173.78	\$17,374	\$259.74	\$26,061
73	\$91.97	\$9,087	\$182.09	\$18,174	\$272.20	\$27,261
74	\$96.59	\$9,504	\$191.32	\$19,008	\$286.05	\$28,513
75	\$101.78	\$9,935	\$201.70	\$19,871	\$301.62	\$29,806

¹ Age as of Certificate Effective Date.

² Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

EMPLOYEE COVERAGE | NON-TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
\$86.32	\$25,299	\$128.55	\$37,948
\$92.78	\$24,391	\$138.24	\$36,586
\$99.24	\$23,424	\$147.93	\$35,137
\$105.24	\$22,395	\$156.93	\$33,593
\$111.70	\$21,298	\$166.62	\$31,947
\$118.16	\$20,133	\$176.32	\$30,199
\$124.16	\$18,895	\$185.32	\$28,343
\$130.62	\$17,580	\$195.01	\$26,370
\$131.09	\$16,179	\$195.70	\$24,269
\$141.24	\$16,966	\$210.93	\$25,450
\$151.85	\$17,785	\$226.85	\$26,678
\$162.47	\$18,637	\$242.78	\$27,956
\$173.09	\$19,524	\$258.70	\$29,286
\$183.70	\$20,446	\$274.62	\$30,669
\$194.32	\$21,402	\$290.55	\$32,104
\$205.39	\$22,394	\$307.16	\$33,591
\$216.01	\$23,416	\$323.09	\$35,125
\$226.62	\$24,468	\$339.01	\$36,702
\$227.09	\$25,546	\$339.70	\$38,319
\$242.78	\$26,650	\$363.24	\$39,975
\$264.47	\$27,783	\$395.78	\$41,674
\$279.24	\$28,947	\$417.93	\$43,421
\$302.32	\$30,271	\$452.55	\$45,407
\$316.16	\$31,722	\$473.32	\$47,583
\$330.47	\$33,211	\$494.78	\$49,817
\$345.70	\$34,748	\$517.62	\$52,122
\$362.32	\$36,348	\$542.55	\$54,522
\$380.78	\$38,017	\$570.24	\$57,026
\$401.55	\$39,742	\$601.39	\$59,613

Children & Grandchildren

	\$25,000 Death Benefit			\$50,000 Death Benefit		
	Non-Tobacco			Non-Tobacco		
Issue Age ¹	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
1	\$ 6.12	\$ 10,978	\$ 23,115	\$ 10.39	\$ 21,956	\$ 46,230
2	\$ 6.12	\$ 10,948	\$ 23,052	\$ 10.39	\$ 21,896	\$ 46,104
3	\$ 6.24	\$ 10,916	\$ 22,985	\$ 10.62	\$ 21,833	\$ 45,970
4	\$ 6.24	\$ 10,883	\$ 22,914	\$ 10.62	\$ 21,766	\$ 45,829
5	\$ 6.35	\$ 10,848	\$ 22,841	\$ 10.85	\$ 21,696	\$ 45,682
6	\$ 6.47	\$ 10,811	\$ 22,763	\$ 11.09	\$ 21,623	\$ 45,527
7	\$ 6.70	\$ 10,773	\$ 22,683	\$ 11.55	\$ 21,546	\$ 45,366
8	\$ 6.93	\$ 10,733	\$ 22,598	\$ 12.01	\$ 21,466	\$ 45,197
9	\$ 7.16	\$ 10,690	\$ 22,510	\$ 12.47	\$ 21,381	\$ 45,020
10	\$ 7.28	\$ 10,646	\$ 22,417	\$ 12.70	\$ 21,293	\$ 44,834
11	\$ 7.51	\$ 10,601	\$ 22,320	\$ 13.16	\$ 21,202	\$ 44,641
12	\$ 7.51	\$ 10,553	\$ 22,220	\$ 13.16	\$ 21,106	\$ 44,440
13	\$ 7.51	\$ 10,503	\$ 22,115	\$ 13.16	\$ 21,006	\$ 44,230
14	\$ 7.51	\$ 10,452	\$ 22,006	\$ 13.16	\$ 20,904	\$ 44,013
15	\$ 7.51	\$ 10,399	\$ 21,896	\$ 13.16	\$ 20,798	\$ 43,792
16	\$ 7.51	\$ 10,346	\$ 21,784	\$ 13.16	\$ 20,692	\$ 43,568
17	\$ 7.62	\$ 10,292	\$ 21,672	\$ 13.39	\$ 20,585	\$ 43,344
18	\$ 7.74	\$ 10,239	\$ 21,559	\$ 13.62	\$ 20,479	\$ 43,119
19	\$ 7.85	\$ 10,183	\$ 21,442	\$ 13.85	\$ 20,367	\$ 42,885
20	\$ 7.97	\$ 10,125	\$ 21,320	\$ 14.09	\$ 20,251	\$ 42,640
21	\$ 8.09	\$ 10,065	\$ 21,192	\$ 14.32	\$ 20,130	\$ 42,385
22	\$ 8.20	\$ 10,001	\$ 21,058	\$ 14.55	\$ 20,003	\$ 42,117
23	\$ 8.32	\$ 9,934	\$ 20,917	\$ 14.78	\$ 19,869	\$ 41,835
24	\$ 8.43	\$ 9,864	\$ 20,769	\$ 15.01	\$ 19,728	\$ 41,538
25	\$ 8.55	\$ 9,790	\$ 20,613	\$ 15.24	\$ 19,580	\$ 41,226
26	\$ 8.78	\$ 9,711	\$ 20,448	\$ 15.70	\$ 19,423	\$ 40,897

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Group Whole Life Insurance

Benefit amounts and premiums

EMPLOYEE COVERAGE | TOBACCO RATES

SPOUSE COVERAGE | TOBACCO RATES

*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age ¹	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
18	\$10.16	\$11,746	\$18.47	\$23,492	\$26.78	\$35,238
19	\$10.28	\$11,685	\$18.70	\$23,371	\$27.12	\$35,057
20	\$10.39	\$11,622	\$18.93	\$23,245	\$27.47	\$34,867
21	\$11.20	\$11,556	\$20.55	\$23,112	\$29.89	\$34,668
22	\$11.55	\$11,486	\$21.24	\$22,972	\$30.93	\$34,458
23	\$11.66	\$11,412	\$21.47	\$22,825	\$31.28	\$34,238
24	\$12.01	\$11,335	\$22.16	\$22,671	\$32.32	\$34,007
25	\$12.35	\$11,255	\$22.85	\$22,510	\$33.35	\$33,765
26	\$12.82	\$11,169	\$23.78	\$22,339	\$34.74	\$33,508
27	\$13.39	\$11,079	\$24.93	\$22,158	\$36.47	\$33,237
28	\$13.74	\$10,983	\$25.62	\$21,966	\$37.51	\$32,949
29	\$14.20	\$10,881	\$26.55	\$21,762	\$38.89	\$32,643
30	\$14.66	\$10,773	\$27.47	\$21,546	\$40.28	\$32,319
31	\$14.66	\$10,658	\$27.47	\$21,317	\$40.28	\$31,975
32	\$15.47	\$10,537	\$29.09	\$21,075	\$42.70	\$31,613
33	\$16.16	\$10,410	\$30.47	\$20,821	\$44.78	\$31,231
34	\$16.85	\$10,276	\$31.85	\$20,552	\$46.85	\$30,829
35	\$17.55	\$10,135	\$33.24	\$20,270	\$48.93	\$30,405
36	\$18.35	\$9,986	\$34.85	\$19,972	\$51.35	\$29,958
37	\$19.28	\$9,829	\$36.70	\$19,659	\$54.12	\$29,489
38	\$20.32	\$9,665	\$38.78	\$19,330	\$57.24	\$28,996
39	\$21.01	\$9,492	\$40.16	\$18,985	\$59.32	\$28,477
40	\$22.16	\$9,311	\$42.47	\$18,623	\$62.78	\$27,934
41	\$22.85	\$9,121	\$43.85	\$18,243	\$64.85	\$27,364
42	\$23.89	\$8,921	\$45.93	\$17,843	\$67.97	\$26,765
43	\$24.82	\$8,711	\$47.78	\$17,423	\$70.74	\$26,134
44	\$25.74	\$8,488	\$49.62	\$16,977	\$73.51	\$25,466
45	\$27.01	\$8,251	\$52.16	\$16,503	\$77.32	\$24,755
46	\$28.28	\$7,999	\$54.70	\$15,999	\$81.12	\$23,998
47	\$29.78	\$7,731	\$57.70	\$15,462	\$85.62	\$23,193

¹ Age as of Certificate Effective Date.

² Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

EMPLOYEE COVERAGE | TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
\$35.09	\$46,984	\$51.70	\$70,476
\$35.55	\$46,743	\$52.39	\$70,114
\$36.01	\$46,490	\$53.09	\$69,735
\$39.24	\$46,224	\$57.93	\$69,336
\$40.62	\$45,945	\$60.01	\$68,917
\$41.09	\$45,651	\$60.70	\$68,477
\$42.47	\$45,343	\$62.78	\$68,015
\$43.85	\$45,020	\$64.85	\$67,530
\$45.70	\$44,678	\$67.62	\$67,017
\$48.01	\$44,316	\$71.09	\$66,474
\$49.39	\$43,932	\$73.16	\$65,898
\$51.24	\$43,524	\$75.93	\$65,286
\$53.09	\$43,092	\$78.70	\$64,638
\$53.09	\$42,634	\$78.70	\$63,951
\$56.32	\$42,151	\$83.55	\$63,227
\$59.09	\$41,642	\$87.70	\$62,463
\$61.85	\$41,105	\$91.85	\$61,658
\$64.62	\$40,540	\$96.01	\$60,810
\$67.85	\$39,945	\$100.85	\$59,917
\$71.55	\$39,319	\$106.39	\$58,979
\$75.70	\$38,661	\$112.62	\$57,992
\$78.47	\$37,970	\$116.78	\$56,955
\$83.09	\$37,246	\$123.70	\$55,869
\$85.85	\$36,486	\$127.85	\$54,729
\$90.01	\$35,687	\$134.09	\$53,531
\$93.70	\$34,846	\$139.62	\$52,269
\$97.39	\$33,955	\$145.16	\$50,932
\$102.47	\$33,007	\$152.78	\$49,510
\$107.55	\$31,998	\$160.39	\$47,997
\$113.55	\$30,924	\$169.39	\$46,387

Group Whole Life Insurance

Benefit amounts and premiums

EMPLOYEE COVERAGE | TOBACCO RATES

SPOUSE COVERAGE | TOBACCO RATES

*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age ¹	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
48	\$31.16	\$7,445	\$60.47	\$14,891	\$89.78	\$22,337
49	\$32.32	\$7,141	\$62.78	\$14,282	\$93.24	\$21,424
50	\$34.16	\$6,817	\$66.47	\$13,634	\$98.78	\$20,451
51	\$35.32	\$6,471	\$68.78	\$12,943	\$102.24	\$19,415
52	\$36.82	\$6,103	\$71.78	\$12,206	\$106.74	\$18,309
53	\$38.55	\$5,709	\$75.24	\$11,419	\$111.93	\$17,129
54	\$40.39	\$5,289	\$78.93	\$10,579	\$117.47	\$15,869
55	\$42.35	\$4,841	\$82.85	\$9,682	\$123.35	\$14,523
56	\$44.43	\$4,983	\$87.01	\$9,967	\$129.59	\$14,950
57	\$46.28	\$5,122	\$90.70	\$10,244	\$135.12	\$15,367
58	\$49.51	\$5,258	\$97.16	\$10,517	\$144.82	\$15,776
59	\$51.93	\$5,393	\$102.01	\$10,786	\$152.09	\$16,180
60	\$54.82	\$5,526	\$107.78	\$11,052	\$160.74	\$16,579
61	\$58.39	\$5,656	\$114.93	\$11,313	\$171.47	\$16,969
62	\$61.62	\$5,782	\$121.39	\$11,564	\$181.16	\$17,346
63	\$65.43	\$5,939	\$129.01	\$11,879	\$192.59	\$17,819
64	\$70.39	\$6,108	\$138.93	\$12,217	\$207.47	\$18,326
65	\$73.74	\$6,276	\$145.62	\$12,552	\$217.51	\$18,829
66	\$76.97	\$6,447	\$152.09	\$12,895	\$227.20	\$19,342
67	\$85.16	\$6,627	\$168.47	\$13,255	\$251.78	\$19,883
68	\$91.05	\$6,823	\$180.24	\$13,646	\$269.43	\$20,470
69	\$95.78	\$7,040	\$189.70	\$14,080	\$283.62	\$21,121
70	\$99.93	\$7,283	\$198.01	\$14,567	\$296.09	\$21,850
71	\$104.20	\$7,557	\$206.55	\$15,114	\$308.89	\$22,671
72	\$108.70	\$7,871	\$215.55	\$15,742	\$322.39	\$23,613
73	\$113.55	\$8,219	\$225.24	\$16,439	\$336.93	\$24,659
74	\$118.85	\$8,591	\$235.85	\$17,183	\$352.85	\$25,775
75	\$124.74	\$8,990	\$247.62	\$17,981	\$370.51	\$26,971

¹ Age as of Certificate Effective Date.

² Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

EMPLOYEE COVERAGE | TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value ²	Bi-weekly Premium	Guaranteed Cash Value ²
\$119.09	\$29,782	\$177.70	\$44,674
\$123.70	\$28,565	\$184.62	\$42,848
\$131.09	\$27,269	\$195.70	\$40,903
\$135.70	\$25,886	\$202.62	\$38,830
\$141.70	\$24,412	\$211.62	\$36,618
\$148.62	\$22,839	\$222.01	\$34,259
\$156.01	\$21,159	\$233.09	\$31,738
\$163.85	\$19,364	\$244.85	\$29,046
\$172.16	\$19,934	\$257.32	\$29,901
\$179.55	\$20,489	\$268.39	\$30,734
\$192.47	\$21,035	\$287.78	\$31,552
\$202.16	\$21,573	\$302.32	\$32,360
\$213.70	\$22,105	\$319.62	\$33,158
\$228.01	\$22,626	\$341.09	\$33,939
\$240.93	\$23,128	\$360.47	\$34,692
\$256.16	\$23,759	\$383.32	\$35,639
\$276.01	\$24,434	\$413.09	\$36,652
\$289.39	\$25,105	\$433.16	\$37,658
\$302.32	\$25,790	\$452.55	\$38,685
\$335.09	\$26,511	\$501.70	\$39,767
\$358.62	\$27,293	\$537.01	\$40,940
\$377.55	\$28,161	\$565.39	\$42,242
\$394.16	\$29,134	\$590.32	\$43,701
\$411.24	\$30,229	\$615.93	\$45,343
\$429.24	\$31,485	\$642.93	\$47,227
\$448.62	\$32,879	\$672.01	\$49,319
\$469.85	\$34,367	\$703.85	\$51,550
\$493.39	\$35,962	\$739.16	\$53,943