

The MassMutual Term portfolio offers affordable and flexible term life insurance options designed to protect the financial security of families. It includes features such as conversion options and the ability to enhance coverage through additional riders like the Waiver of Premium Rider and Extended Conversion Period. Clients are encouraged to consider a combination of MassMutual Term and Whole Life insurance to create a comprehensive life insurance strategy that meets their long-term protection needs. The guide highlights the differences between group and individual term life insurance, noting that while group plans are convenient and often do not require health information, they typically offer limited coverage and lack ownership, which can restrict options if employment changes. Individual term life insurance may provide better coverage, guaranteed premium rates, and more flexibility. The policy forms for Vantage Term and MassMutual Convertible Term are non-participating, annually renewable policies issued by Massachusetts Mutual Life Insurance Company. It is important to note that guarantees are based on the claims-paying ability of the issuing company, and product availability may vary by state.