

 **MassMutual**
Agency Brokerage

 **MassMutual**

Sales Playbook

Maximize Your Impact



This playbook is made up of turnkey sales concepts, and other marketing resources that can help you grow your practice – whether you’re establishing your business through prospects, or deepening relationships with existing clients.

Interactive Playbook & Resources

Click links to access content easily

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Appendix: Contacts and Resources

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Whole Life

The MassMutual Whole Life Insurance portfolio can help meet different client needs, including life insurance protection and cash value accumulation.

A whole life portfolio helps meet different financial goals

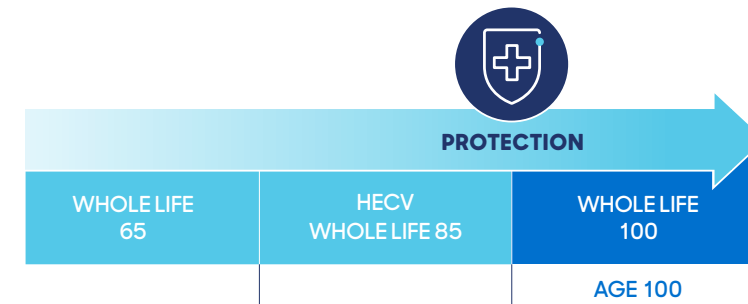


FOR USE WITH FINANCIAL PROFESSIONALS

Flexible Whole Life Portfolio Video (VID2673)



Taking a look at Whole Life 100



For use with Consumers



Term to Permanent Insurance

MassMutual Term Insurance includes a valuable option that allows your clients to convert all or a portion of their coverage to permanent life insurance. This is an important benefit to develop a long-term financial strategy for them and their family.

Target audience: **NEW** Term life clients and **EXISTING** Term clients

For use with Financial Professionals

For use with Consumers

Gift of a Lifetime



Whole life insurance may be the perfect gift because it can help children and grandchildren take the first step toward a secure financial future.

Target audience: Parents and grandparents

For use with Consumers

Executive Bonus

Your business clients may be looking for selective benefits that can help them attract and retain their key employees. An Executive Bonus plan may be the right fit.

Target audience: small to mid-size business owners

For use with Financial Professionals

For use with Consumers



Group Term Alternative

Millions of people are covered by group term life insurance plans through their benefit programs at work. These plans generally provide employees with a small amount of life insurance along with the option to purchase a limited amount of additional coverage. For most people, individual life insurance is a better long-term option that allows them to get the coverage they need.

Target audience: young professionals

For use with Consumers



CareChoiceSM Products

The CareChoice products are long term planning solutions and versatile financial assets that can provide valuable long term care/life insurance benefits for your clients.

See the client presentation below, and a sales idea to fund a CareChoice policy using existing life insurance or an annuity.

Target audience: affluent clients and prospects ages 45–65 with long-term care planning needs

For use with Consumers

For use with Financial Professionals

Flexibility to choose

This concept highlights how CareChoice Select policies are eligible to receive dividends* and the additional flexibility and value they add when planning for long-term care expenses.

Target audience: affluent clients and prospects ages 45–60 with long-term care planning needs

For use with Financial Professionals

*Dividends are not guaranteed.

Individual Disability Income Insurance (DI) – Physicians Marketplace

The physician market continues to be an important occupation for DI sales. To help you demonstrate the value of owning a DI policy with MassMutual, we have designed the following materials specifically to be used with physicians.

For use with Consumers



Worksite: Group Whole Life Insurance Can Make a Difference to Your Small Business Clients

Making financial well-being personal in the workplace

People guide our story as much as they guide our Worksite business: the employee who's driven to become indispensable, the employer who aspires to transform their workplace, and the working American who wants to secure a brighter financial future. MassMutual is more than just a vendor for managing policies, our certificate holders can count on us to build positive and rewarding experiences, and for MassMutual to be a champion of voluntary group benefits at the workplace.

For use with Consumers

For use with Financial Professionals

MassMutual Financial Strength

A commitment to financial strength and value

Clients feel more comfortable with the more information they have. These materials provide an overview of MassMutual's most recent financial results, company ratings, and our strategic businesses and investments.

For use with Consumers

For use with Financial Professionals



Underwriting Programs and Enhancements

The strength of MassMutual's underwriting is demonstrated through the programs and guidelines leveraged during the underwriting process. Included here are materials that highlight just some of the programs and guidelines that have been designed to help business get placed.

For use with Financial Professionals

For use with Consumers

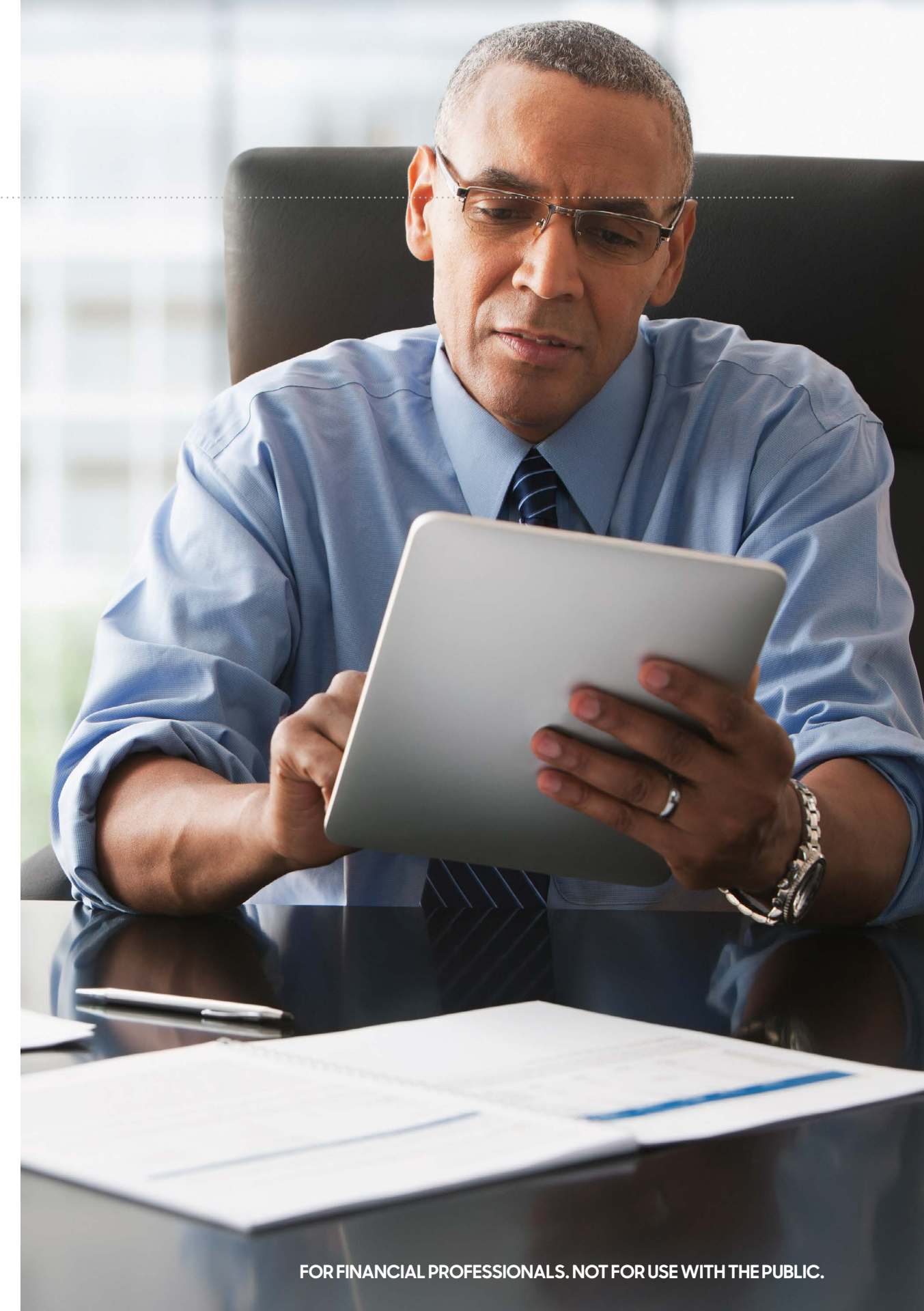
For use with Financial Professionals

Market Risk and Your Retirement

Taking income from an equity-based retirement account during a period of negative returns can have a significant effect on the future value of the account. Show clients that they can be better prepared and mitigate the impact of a bear market on their retirement portfolio.

Target audience: affluent clients and prospects ages 45–55

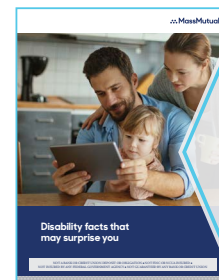
For use with Consumers



Individual Disability Income Insurance – Conversation Starters

Income and savings are critical to most workers' financial security, yet they rarely think about how an illness or injury could prevent them from working and put their income and savings at risk. Use these new, client-approved flyers to help you better show your clients the value of their income and the impact a disability could have on their savings.

For use with Consumers



Financial Wellness – Knowledge You Can Trust

Today, consumers are shouldering more financial decisions than ever before. Many say their **top barriers to owning MassMutual products are perceived lack of need and lack of knowledge**¹. This is where financial wellness solutions can help your clients and prospects be more informed during the planning process, and now is an ideal opportunity to use financial wellness to connect with business owner prospects and their employees.

Get ahead of benefit enrollment season by offering employers and businesses a financial wellness program for their employees.

Did you know?

- 65% of employees expect their employer to offer more financial wellness support.²
- On average, consumers with a need gap cite at least two reasons for not having the coverage they need as they perceive it as too expensive, and they say they have other financial priorities.³
- Those with more financial experience are significantly more likely to see insurance as an important aspect of financial planning and success.⁴

Additional resources for staying in touch with clients and prospects:

- [The Financial Wellness Marketing page](#) on FieldNet brings together all marketing and support materials in one place. Find shareable videos, fillable worksheets, infographics, and brochures.
- Subscribe to the [FINANCIAL WELLNESS](#) dynamic consumer social campaign.
- Visit the [Financial Wellness digital experience](#) for shareable tools, calculators, and articles.
- Incorporate [COR1462W](#) (financial wellness overview) into your ongoing seminar programs.

¹ MassMutual Consumer Sentiment Study, Q4'21.

² Betterment, 2021 Employee 401(k) Survey.

³ LIMRA 2023 Insurance Barometer Study.

⁴ Cake & Arrow, Insurance & Personal Finance: Toward a new understanding of financial literacy, 2023.

The Power of Prospecting with Seminars

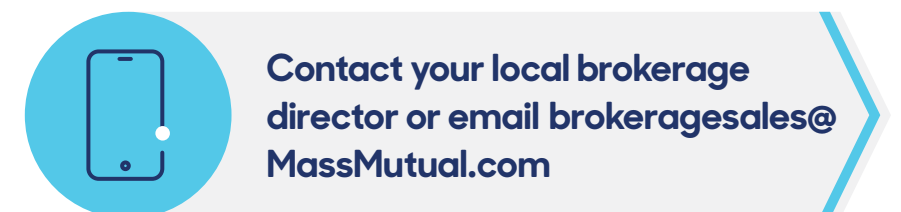
In-person event marketing is back in full swing. In fact, a recent study shows that **36% of clients would attend an in-person educational event hosted by their financial advisor.**¹ What better way to engage a captive audience than through financial education events?

Refreshed seminar content can help grow your brand and your book, and establish trust with clients and prospects.

Some Topics Include:

- Funding Your Child's College Education
- Welcome to the Social Side of Retirement
- Charitable Giving
- Whole Life Insurance as a Financial Asset
- Estate Planning 101
- The Importance of Knowing What Your Business is Worth
- 5 Estate Planning Documents You Should Know About
- Business Succession Client Seminar
- Estate Planning and Business Planning – What You Need to Know
- Protecting What Matters Most
- Disability Income Insurance and You
- DI Insurance and the Small Business Owner
- Actionable Ideas for Business Owners
- Planning for a Family (LGBTQ)

¹Oechsli, 5 Unstoppable Affluent Investor Trends, June 2022.



Disability Income Insurance – STEM Occupations*

For use with Consumers

*Occupations: STEM (Science, Technology, Education, Mathematics).



Taming a Bear Market

Taking income from an equity-based retirement account during a period of negative returns can have a significant effect on the future value of the account. Show clients that they can be better prepared and mitigate the impact of a bear market on their retirement portfolio.

Target audience: Affluent clients and prospects ages 45–55

For use with Financial Professionals

For use with Consumers

The Time to Act is Now (Advanced Sales)

You can't predict - you can prepare

By law, at the end of 2025, the transfer tax landscape will change dramatically. The federal estate and gift exemption is scheduled to be reduced by half of the 2025 amount (indexed for inflation). **Prepare for future tax law changes today and take advantage of this window of opportunity to convey family wealth.**

Target audience: Business and estate planning clients

Use these resources to discuss these ideas with your clients.

Visit [Advanced Sales on FieldNet](#) to see how you can help your clients.



Preparing for Retirement with Whole Life Insurance

Retirement planning has changed significantly over the last several decades. Many people are finding that the traditional sources of retirement income that were relied on in the past are no longer sufficient. A whole life policy can be an effective and efficient way for your clients to accumulate additional funds to supplement their retirement income.

Target audience: affluent clients and prospects ages 35–55 with a death benefit need as well as a retirement supplement

For use with Consumers

For use with Financial Professionals

Whole Life Insurance as a Complement to a Fixed Income Portfolio



Protect and build your future

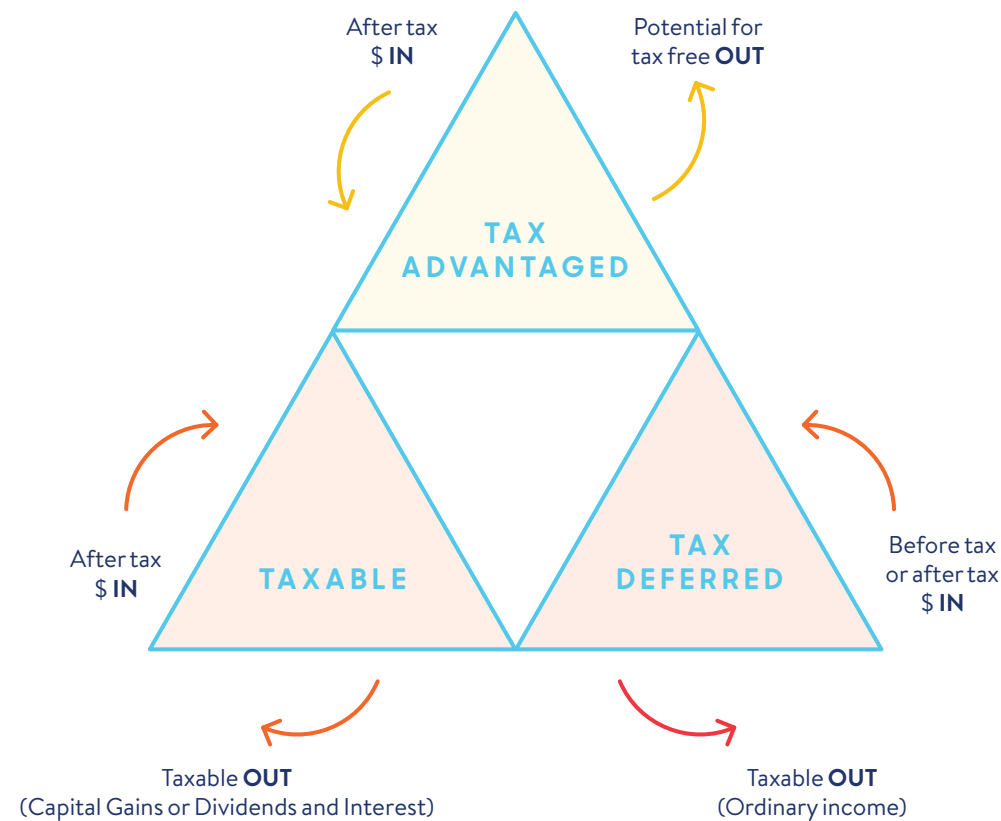
This concept uses actual historical results to position whole life insurance as a complement to your clients' fixed income investments.

Target audience: affluent clients ages 45–65 who can use life insurance as a conservative part of their overall accumulation strategy

For use with Consumers

For use with Financial Professionals

Tax Advantages



Income tax diversification

These pieces are designed to help prospects understand the advantages of owning assets that offer different tax regimes as part of their overall retirement income strategy. They look at income tax advantages offered by various retirement accumulation strategies and the income options available to them.

Target audience: affluent clients ages 45–55 looking for tax-advantaged retirement planning options

For use with Consumers

*These two consumer pieces can only be provided to consumers by a Registered Representative, Investment Advisor, or a Financial Planner.

Starting the Annuity Conversation

The future is unpredictable, but a little planning goes a long way in helping to prepare for it. Advances in medicine and technology are allowing people to live longer – and that can translate into extended retirement and a bigger strain on savings. Annuities can help fill some of that income gap.

Target audience: retirees and pre-retirees from ages 45–90

For use with Consumers



For couples, there is a 71% chance that one or both persons who are currently age 65 will live to age 90. That adds up to 25 years in retirement.

Source: Society of Actuaries 2012 IAM Period Mortality Table; Mortality Improvement Scale MI-2022V Massachusetts Mutual Life Insurance Company.

Even More Fixed Choices

MassMutual Ascend Annuities added to the lineup

In addition to the MassMutual fixed annuity products, you can now offer your conservative clients even more choices with the SecureGain Series, American Landmark 3 and 5, and American Legend 7.

Target audience: conservative investors with 10+ years until retirement*

- **Fixed-Indexed:** For the conservative investor who wants fixed income but with some market upside potential
- **Multi-Year Guaranteed Annuity:** For the investor who prefers a fixed guaranteed rate for a specific time period

For use with Consumers

CONSUMER BROCHURES

SecureGain 3
SecureGain 5
SecureGain 7

CONSUMER BROCHURE

American Legend 7

CONSUMER BROCHURES

American Landmark 3
American Landmark 5

CONSUMER

Rate Sheets

MassMutual Ascend annuity products are issued by MassMutual Ascend (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual. Products are not available in all states. Form numbers and features may vary by state.

*Please view details for issue and rider age parameters.

Taking Advantage of Current Withdrawal Rates for Income Protection



Most people work a lifetime to save for retirement and want to be able to know what their income will be in retirement. [RetireEase](#) and [RetireEase Choice](#) offer flexible options to receive a steady stream of income now, or in the future, with competitive withdrawal rates.

Target audience: conservative investors up to age 88*

- [RetireEase](#) — Nearing retirement (within a year) or retired
- [RetireEase Choice](#) — Wants a longer deferral period

For use with Consumers

*Please view details for issue and rider age parameters.

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More Choices for Fixed Interest Rate Products to Satisfy Conservative Investors

Some conservative investors want to grow their retirement with a guaranteed fixed interest rate product. Some may want the opportunity for higher growth potential than offered by multi-year guaranteed annuity, without an additional risk. MassMutual's fixed deferred annuity or multi-year guaranteed annuity, **Premier Voyage**, offers an alternative to other fixed investments such as CD's and bonds. **Index Horizons** offers your clients index-linked interest options for growth potential that may be higher than a traditional fixed annuity and an optional guaranteed lifetime withdrawal benefit, for an additional cost for those clients looking for the opportunity for higher lifetime guaranteed income.

Target audience: conservative investor up to age 90¹

- **Premier Voyage** — A multi-year guaranteed annuity with a Market Value Adjustment for conservative investors who want a fixed interest rate, guaranteed rate periods from 2 to 7 years, and the ability to make limited subsequent payments²
- **Index Horizons** — For the conservative investor who wants fixed income but with some market upside potential

¹ Please review each product for details on issue and rider age parameters for the GLWB for Index Horizons.

² Subsequent payments are only permitted upon renewal into a new multi-year guaranteed period.

For use with Consumers

CONSUMER BROCHURES

Index Horizons (AN4400)

Index Horizons GLWB (AN4402)

Note: **Stable Voyage** is only available in NY and CA, where Premier Voyage is not currently available.

Business Markets

The financial needs of a business owner can be complex, which often leads to a deep client relationship. Many business owner engagements expand to consider the needs of the family, business, and team, including the need for future income.

Fact Finder:

- [Business & Executive Solutions Fact Finder](#)
- Help your clients get the collaterals they need to close on a business loan first with our *QuickClose* program

Calculators:

- [EBITDA Calculator \(Accessible Using Chrome\)](#)
- [Business Expense Calculator](#)
- [Key Employee Value Calculator](#)
- [Business Valuation Calculator](#)

- The 2022 [MassMutual Business Owner Perspectives Study](#) takes the pulse of today's business owners. Share the findings with prospects and clients to guide conversations around planning.



Diverse Markets

The market we serve has become more diverse than ever. With our strength, stability, and longevity as a mutual company, MassMutual is committed to serving ALL Americans.

Prospecting ideas:

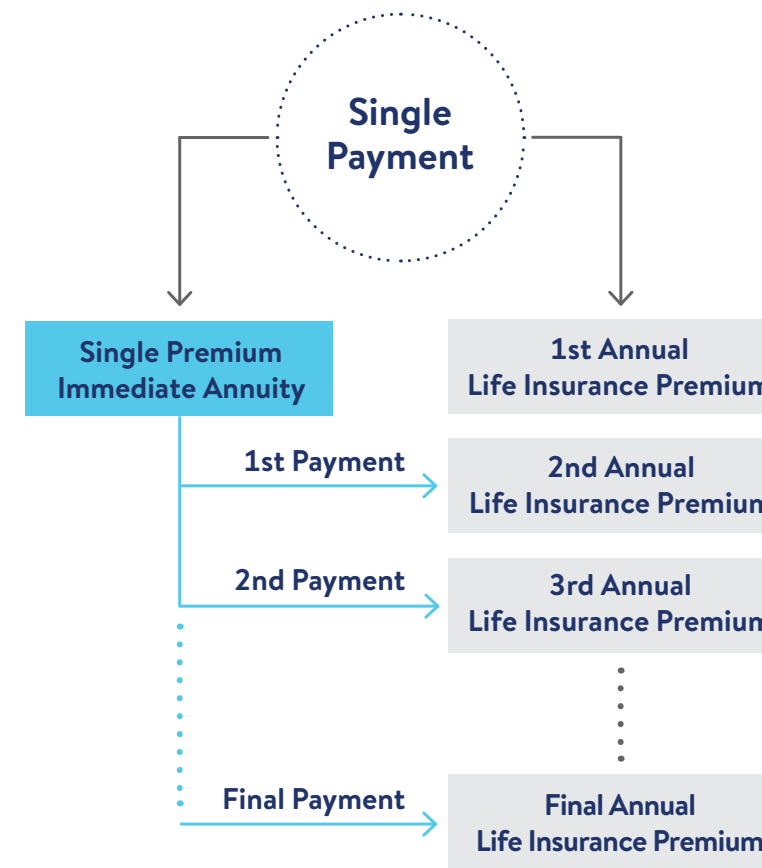
- **College planning** is an excellent way to open the door for broader planning conversations with a diverse audience. Leverage these multicultural segment resources.
- Partner with local **centers of influence** and key diverse **affinity associations** at local events or deliver educational sessions leveraging **segment-specific seminars**.
- **Whole life** resonates very well with diverse communities given that there may be risk averseness with a family-centric and protection focus. Highlight whole life as an excellent solution to address their different needs.

Single Payment Program (SPP)

Take advantage of a cost-effective way to pre-fund a certain number of future life insurance premiums using MassMutual single payment program (SPP)

For use with Consumers

SINGLE PAYMENT PROGRAM



For use with Financial Professionals

Who Can Help Further

Additional Resources & Trainings





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