

WEBINAR SERIES

Learn How to Secure Your Financial Future and Some Fun Benefits Perks

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John A. Manning - Insurance & Financial Advisor
Mass Mutual Office Number - (516) 408-5637
johnmanning@financialguide.com calendly.com/johnmanning-31

Facts of Life Insurance

Life Insurance in US households¹

46% have none at all

34% have group life insurance

32% Nearly one in three say they need more

60% Of employees prefer to buy health and life insurance benefits at work²

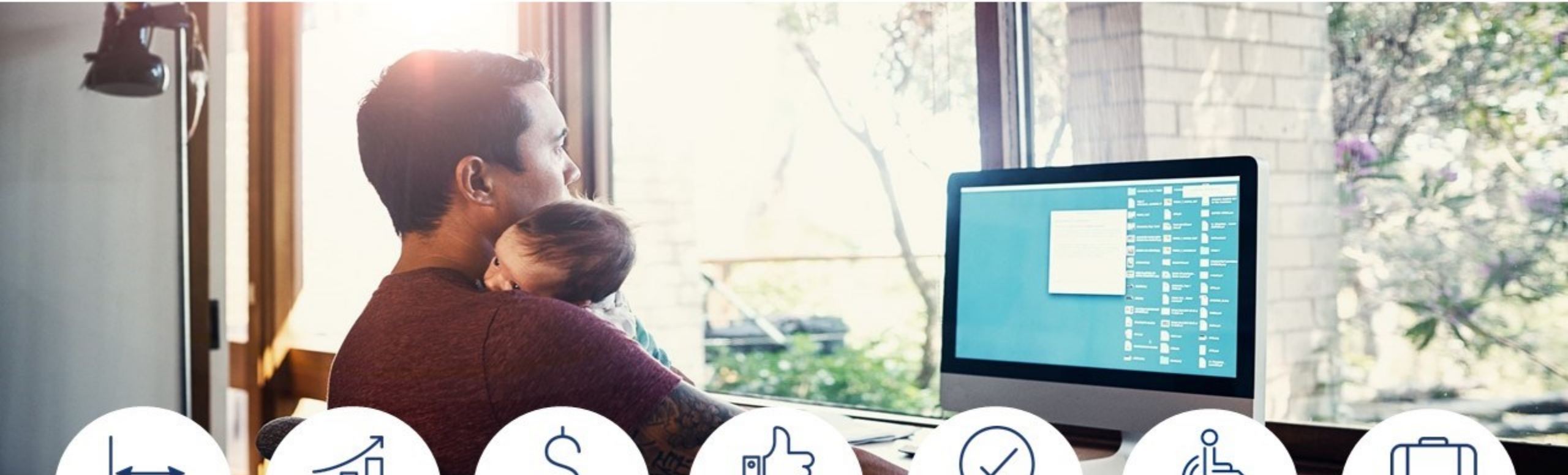


¹ LIMRA Facts About Life, LIMRA, 2017.

² LIMRA U.S. Worksite Sales Survey 2015.



MassMutual@WORK is a group whole life product with a Chronic Care Endorsement available to eligible employees at PrestigePEO



Guaranteed level premium



Guaranteed increases in cash-value



Guaranteed death benefit



Simple Application



Dividend eligible³



Chronic Care Benefit⁴



Permanent and Portable for life. You own the coverage

³ Dividends are not guaranteed. The certificate is eligible to receive dividends beginning on the second anniversary.

⁴ The Chronic Care Benefit is available if the insured has been diagnosed by a Qualified Medical Practitioner as having a chronic illness. The Chronic Care Benefit is neither long term care insurance nor nursing home care insurance. Chronically ill is generally defined as: being permanently unable to perform, without substantial assistance, at least two Activities of Daily Living (ADLs) (eating, toileting, transferring, bathing, dressing, and continence) due to loss of functional capacity; or Requires Substantial Supervision to protect the Insured from threats to health or safety due to permanent Severe Cognitive Impairment.

Accelerated Death Benefit for Chronic Care Endorsement

Definitions

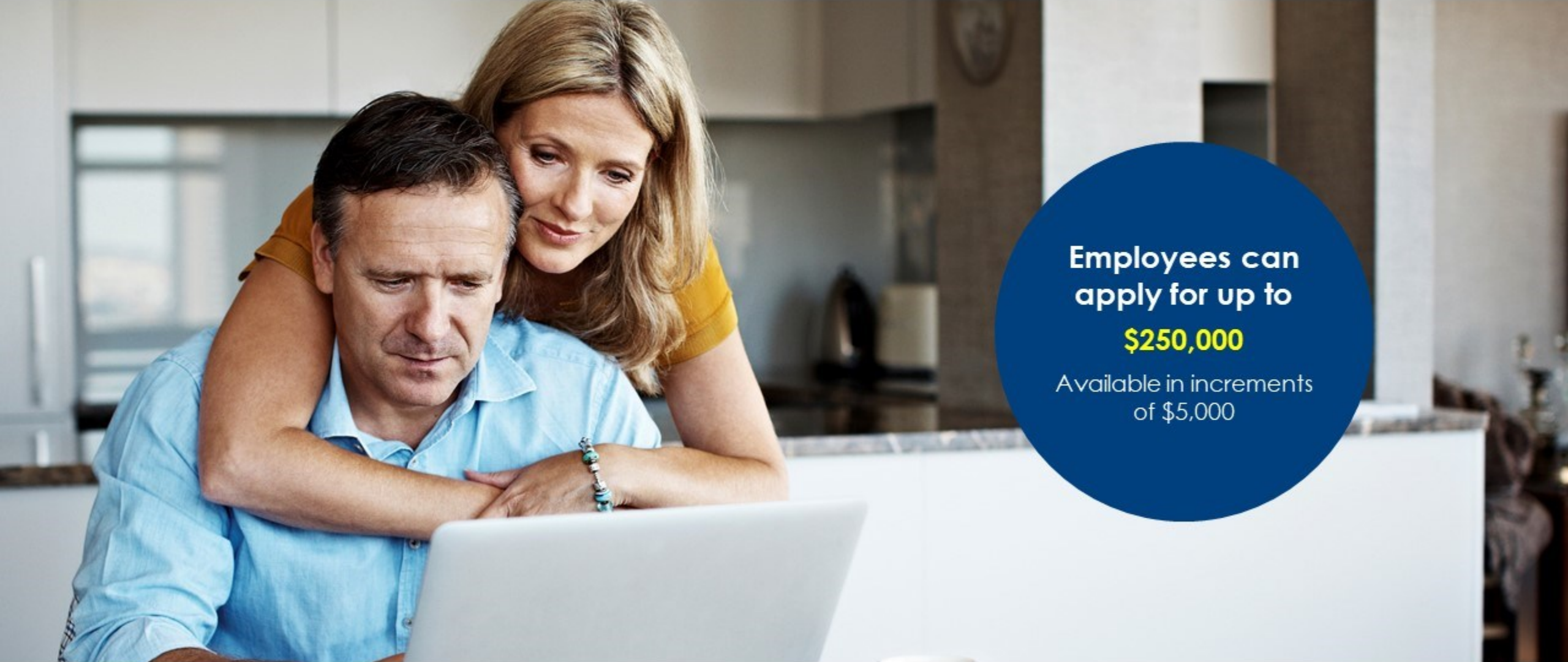
Chronic Illness means the Insured requires continuous care for the remainder of the Insured's life in an Eligible Facility or at home as a result of:

- **Being unable to perform without Substantial Assistance, at least two (2) Activities of Daily Living for a period of 90 consecutive days due to loss of functional capacity or having a similar level of disability; or**
- **Severe Cognitive Impairment requiring Substantial Supervision to protect the Insured from threats to health or safety.**

Eligible Facility is a skilled nursing or other licensed medical facility that provides continuous care for the remainder of the Insured's life.

MassMutual@WORK Group Whole Life Insurance

Age 18-75 Policy for \$10,000 through \$250,000 of coverage



Employees can
apply for up to

\$250,000

Available in increments
of \$5,000

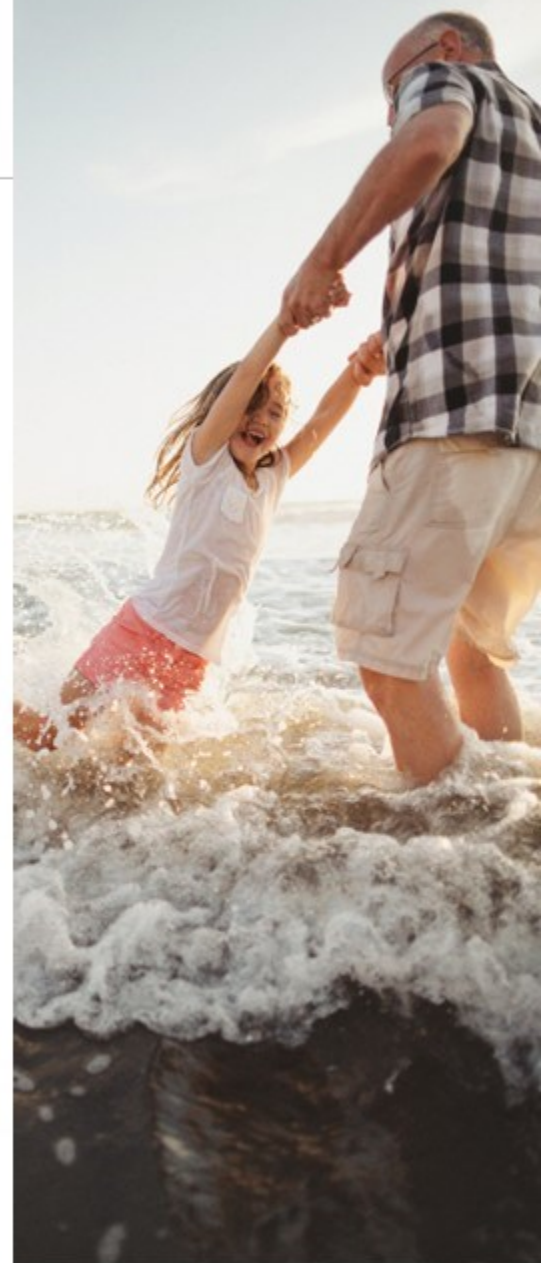
Dependent Coverage | Group Whole Life Insurance

Dependent Coverage:

Whole Life Certificates

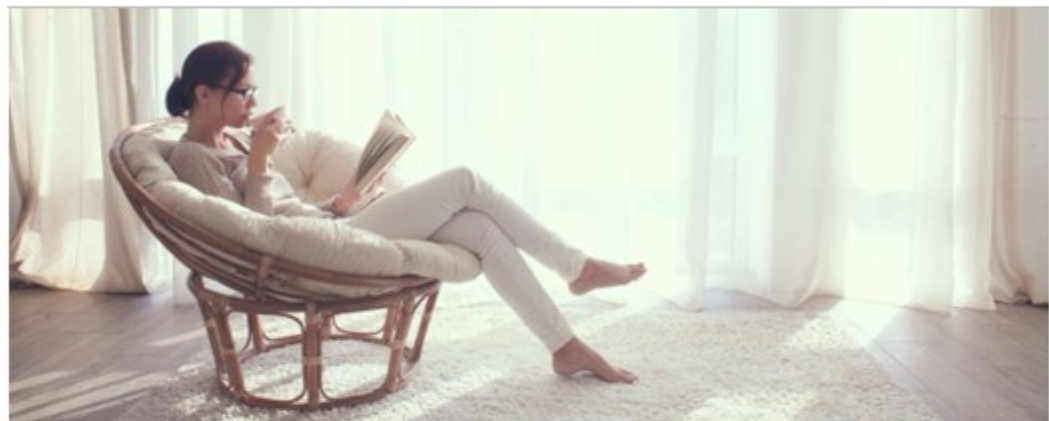
Available for spouse, child and grandchild (features are same as employee coverage). One certificate per insured dependent is issued with rate based on age/tobacco status.

- Employee issue ages: 18–75 may apply for coverage on their dependents.
- Spouse issue ages: 18–60
- Child/Grandchild issue ages: 14 days to 26 years¹
- Face amount:² \$25,000 - not to exceed amount issued to the employee.



Examples by age

For \$50,000 MassMutual@WORK Group Whole Life Coverage⁴



Helpful tip:

The amount you pay is based on your age, so premiums are lower if you buy sooner rather than later.

Over **50%** of people overestimate the cost of life insurance by **3 times**⁵

	Age 25	Age 45	Age 55
Cost per week	\$7.39	\$18.81	\$33.00
Cash value accrued after 25 years	\$9,786.65	\$20,538.68	\$27,386.03

⁴This is for illustrative purposes only and is not binding. This example is for non-tobacco unisex rates. Additional policy features, or riders, are not included in the examples above and may be available at an additional cost. Rates may vary based on age, tobacco status and state.

⁵LIMRA 2017 Life Insurance Barometer Study.

MassMutual@WORK Group Whole Life Insurance

A simple application process



Answer just three underwriting questions to determine eligibility

- 1 Within the last 12 months have you used tobacco or other nicotine containing products?
- 2 Are you actively at work at your usual and customary location, maintaining your normal work schedule, performing all the duties of your occupation without limitation due to injury or sickness?
- 3 During the last 2 years, have you sought treatment for, been treated for, or been diagnosed by a member of the medical profession as having any of the following:
 - Cancer
 - Heart Attack, coronary artery, valve disease, heart failure or cardiomyopathy
 - Alcohol or drug abuse
 - Diabetes for which the recommended treatment is insulin
 - Chronic obstructive pulmonary disease, emphysema or other chronic lung disease
 - Stroke or transient ischemic attack
 - Chronic Kidney disease or kidney failure
 - Parkinson's disease or paralysis
 - Cirrhosis of the liver or hepatitis
 - AIDS or tested positive for HIV or its antibodies

Why Employees Choose Group Whole Life Insurance in Uncertain Times

Clients are seeking permanent protection that they own to compliment their group term insurance benefits

- Group term life insurance plans limit the coverage clients can get, often to multiples their annual salary.
- The premium rates for group term life insurance are not guaranteed past the duration of the certificate.
- Employees generally do not own their group term life insurance. If they change jobs, get laid-off or leave the workforce for a period of time, their options to continue coverage may be limited.

Why would I buy Group Whole Life through my Employer?

- **The opportunity to buy what was traditionally an individual product sold only to Executives with extensive Medical Underwriting...is now available to the entire Employee Population on a simplified issue basis**
- **Convenience of Payroll deduction through my Employer, no check writing or EFT from my bank account**
- **Lock in at one price for the entire Life of the policy**
- **No Medical Underwriting (No Doctors appointments, No Physical, No blood test...)**
- **Portable when I leave the company (new job or retire) at the price I originally purchased it at.**

How to sign up



Email

Instructions have been sent via email to all eligible employees.



Online enrollment

- Secure online enrollment ⁶
- Available 24/7



Educational Consultants

- Deliver personal guidance through enrollment process
- (844) 667-5223
- 8 a.m. – 8 p.m. ET

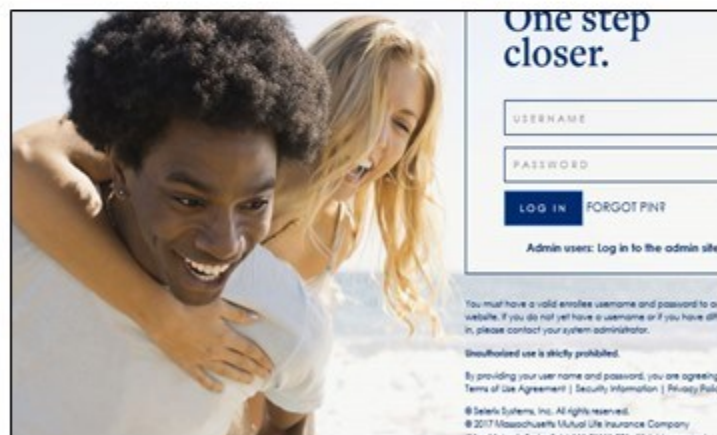
⁶Eligible employees may submit a paper application if they prefer.



Simple & quick enrollment

Ready, set, enroll!

- Enroll in a secure, easy-to-use tool
- Electronic signature



Questions / Comments / Discussion?

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Employee Perks & Discounts

FOR



PrestigePEO™



working
advantage



Who is Working Advantage

Working Advantage is the leading Corporate Entertainment Benefits provider in the Nation and your company's cost-free savings program that gives you access to products, services, and experiences you need and love.

Enjoy special rates and limited-time deals!



**WELLNESS
MEMBERSHIPS
ELECTRONICS
PET INSURANCE**



**THEME PARKS
ATTRACTIONS
FLIGHTS
HOTELS**



**SHOWS
MOVIE TICKETS
CONCERTS
& MORE!**

How to enroll

It's easy...and it's FREE!



Go to

<https://prestigepeo.savings.workingadvantage.com>



**Enter your e-mail & click
CONTINUE**



PrestigePERKS

PrestigePERKS is your exclusive employee perks program. After signing in, you will have access to a wide variety of money saving offers, including discount tickets, cars, rentals, and hotels; as well as amazing product and service deals for your everyday needs.

Email

CONTINUE

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FunLife Rewards

New loyalty program.

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How it works

Shop. Earn points. Save!

 **4 points per \$1**
on hotel bookings

 **1 point per \$1**
on theme parks, shows, concerts,
attractions and many other
eligible products

 **100 FunLife Points**
= \$1 in Rewards
no minimum required to redeem

1 Customer Information | 2 Order & Payment Details | 3 Confirmation

SECURE CHECKOUT


[Edit Cart \(1 Items\)](#)

ORDER & DELIVERY DETAILS

AMC Yellow Ticket: Not Valid in CA, NY, & NJ
Qty 4

Delivery Information
Your tickets will be emailed to you. Availability: Immediate

ORDER SUMMARY

AMC Yellow Ticket: Not Valid in CA, NY, & NJ
UNIT PRICE: \$9.00
QTY: 4
Amount: **\$36.00**
FunLife Rewards: **EARN 36** 

Subtotal: **\$36.00**
Taxes & Fees: **\$9.00**

Total (USD): \$45.00

GIFT CARD, CREDIT VOUCHER & PROMOTIONS INFORMATION

> APPLY PROMO CODE
v REDEEM GIFT CARD / CREDIT VOUCHER
Enter your 21-digit number as it appears on your Gift Card, Credit Voucher or Corporate Reward. Using more than one Gift Card, Credit Voucher or Corporate Reward? After you enter the information for the first card, click "Apply", and additional fields will display.

GIFT CARD / CREDIT VOUCHER / REWARD NUMBER

APPLY **REMOVE**

FUNLIFE REWARDS
Email Address: blopez@ebgsolutions.com **CHANGE**
Points Balance: \$0.00 (0 points) available.
 APPLY **REMOVE**
(0 points)


FunLife Rewards

With this purchase you will earn up to 36 points.

Only items marked with a FunLife indicator are eligible for earning and redeeming rewards.

Guaranteed Secure

ticketsatwork.com has passed a security scan powered by GoDaddy



To see your points balance, go to "My Account" > "FunLife Rewards"

Your points will go to the email associated with the purchase



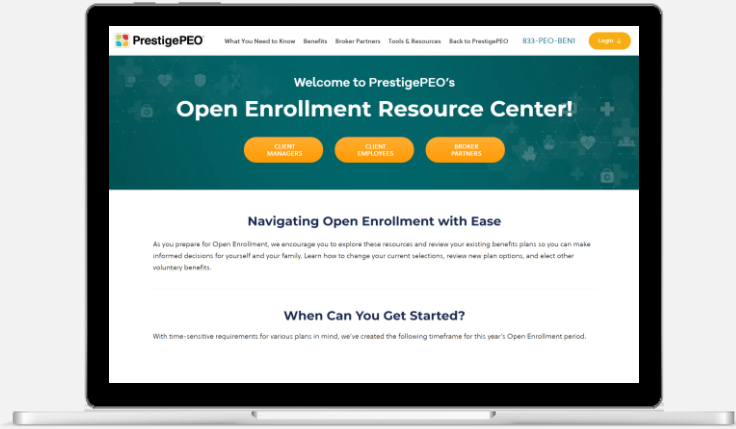
Customer Service

1-800-565-3712 | customerservice@workingadvantage.com

Available every day from 8am to 10pm EST.

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You can view today's presentation and video recording by visiting:

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Navigate to the client employee page.



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Reach out to your support teams – HR and Compliance, Employee Benefits, and Payroll directly from our **PrestigeGO mobile app**



We Are Here For You



Human Resources, Employee Benefits, and Payroll Simplified

You started your business because you had a great idea. We started our business to handle the rest.