

MassMutual's Offer Match Program

Required Submission Checklist

When you're competing for a client's life insurance business, you want to know that you're presenting the most competitive offer possible. That's why MassMutual® will now match final offers from two of the qualifying carriers listed below. With our **Offer Match Program**, you can be confident that you can match your clients' best offers when competing for their life insurance business.

| Qualifying Carriers | | |
|---------------------|---------------------|-----------------|
| Prudential | Northwestern Mutual | New York Life |
| Lincoln Financial | Symetra | Pacific Life |
| Guardian Life | Nationwide | Protective Life |

Offer Match Eligibility Checklist

Use this checklist to help determine if your client qualifies for the Offer Match Program.

All statements must be correct. **Please submit a copy of this document when applying.**

- Two final offers have been obtained from qualifying carriers noted in the list above. (**Note:** Include a copy of each offer when submitting the application.)
 - If the two final offers are not of the same rate class, MassMutual will match the lower of the two.
 - Both offers were made within the past 90 days at Standard or better rates.
 - The offers were not the result of informal/trial applications.
 - The offers were not made using fluidless underwriting programs.
 - The proposed insured's insurance age is 17–65.
 - The face amount of this application is the lowest face amount offered by the competitors, not to exceed \$5,000,000.
 - The product applied for is Whole Life, Universal Life, or Variable Universal Life (including Survivorship products).
 - No riders are being applied for.
 - This application is not for an in-force policy change, reinstatement, or term conversion.
 - There is no concurrent Disability Income application.
 - The client does not meet MassMutual's foreign national criteria.
 - The client is not a professional athlete.
 - No prior MassMutual life applications for the proposed insured were substandard, declined, postponed, incomplete, or withdrawn.
- There are no replacements of:**
- Any permanent coverage (permanent coverage includes WL, UL, VUL, and 2nd to die products).
 - Contract state of N.Y.: any coverage (Permanent or Term).
 - Any MassMutual life policy.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.