

Discuss needs with clients during MassMutual's term conversion limited-time offer

From Sept. 30-Dec. 31, 2024, clients who own certain MassMutual Term policies can submit a full-face amount conversion application for up to a **25% increase in coverage, capped at \$1 million per insured, without additional underwriting.** The increased coverage is available when converting to a new MassMutual Whole Life or Apex VUL policy, or an existing whole life or VUL policy that contractually allows face increases.

Review our [Temporary Term Conversion Enhancement flyer](#) for details; examples, disclosure, and program requirements and guidelines on application eligibility, available riders on a new policy, eligible policies on a Waiver of Premium (WP) claim, conversion to a Survivorship Whole Life policy, conversion paperwork, and additional information.



Reach out to the [MMSD Life Sales team](#) for more information.

FURTHER INFO:

- For support, call MMSD New Business & Underwriting at 1-800-601-9983, Option 4.
- For Underwriting Marketing Materials, visit our [MMSD Underwriting Digital Hub](#).



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