

MMSD LIFE NEW BUSINESS & UNDERWRITING
NEWS YOU CAN USE

MassMutual to introduce a Fluidless Eligible Underwriting Program

Effective Aug. 25, MassMutual will introduce a Fluidless Eligible Underwriting Program to allow some applicants to qualify for certain life insurance coverage without a medical exam. This program will be available in all states for all submission types.

The MassMutual Strategic Distributors (MMSD) team is aware that our distribution partners are increasingly leveraging less-invasive underwriting programs which have grown in popularity during the pandemic with continued advancements. As MMSD is beginning this journey, the underwriting and distribution teams will work closely with our partners as we look to evolve our Fluidless Eligible Underwriting Program to better meet your needs. We will communicate updates as they become available.

Fluidless Eligible Program criteria on submissions will include:

- Eligible for ages 17-50.
- All term and individual whole life insurance products, including High Early Cash Value (HECV).
 - MassMutual's Survivorship Whole Life and CareChoice products are not eligible.
- Available for face amounts up to and including \$1 million.
- All five standard or better classes are available:
 - Ultra-Preferred
 - Select Preferred
 - Standard Non-Tobacco
 - Select Preferred Tobacco
 - Standard Tobacco

- Available riders include Life Insurance Supplement Rider (LISR), Additional Life Insurance Rider (ALIR), Guaranteed Insurability Rider (GIR), Renewable Term Rider (RTR), and Waiver of Premium Rider (WP).
 - The Long Term Care Access Rider (LTCR) is not eligible.

Key considerations

- If you are looking for a fluidless underwriting opportunity for your client, it is important not to order labs until an application is received and reviewed by MassMutual.
- Submitting labs for applicants who receive a fluidless offer will not result in a more favorable offer.
- Fluidless offers are not transferable to other policies and are not available for reconsideration.

The entire MMSD team would like to thank you for your partnership and reaffirm our commitment to work hard every day to earn your business.

FURTHER INFO

- MassMutual's Digital [Life Underwriting Guide \(U98\)](#).
- MMSD Life Insurance Managing Directors [territory map and contact list](#).



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