

MassExpress™

Up to \$2 Million in coverage,
no labs, no exams



MassExpressSM, MassMutual’s Accelerated Underwriting Program, expedites the application process for qualifying clients by eliminating medical exams and labs, creating a streamlined experience.

Eligibility Requirements

Coverage Amount	Maximum of \$2 Million
Ages	17 - 50
Available Products	All individual Term and Whole Life
Available Rate Classes¹	Ultra Preferred, Select Preferred, Standard Non-Tobacco, Select Preferred Tobacco, and Standard Tobacco
Available Riders	Waiver of Premium (WP), Renewable Term Rider (RTR), Guaranteed Insured Rider (GIR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider, (ALIR)
States	All 50 states & Puerto Rico



Less Invasive

No blood work or urine samples required



Hassle-Free

No need to schedule an appointment with an examiner



Quicker Decisions

Underwriting decisions can be made in days, not weeks²

Don't Pre-Order Labs for Coverage up to \$2 Million!

To get the most out of MassExpress, please wait on ordering any labs until you receive instruction from the Home Office.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

¹ For applicants receiving an accelerated offer at less than best class, submitting labs will not result in a more favorable offer.

² A decision cannot be made until the client medical interview (CMI) is completed.

