

# Salary Protection

Protecting your salary is protecting your family

**Salary Protection is an innovative life insurance product that pays an employee's family a monthly amount equal to their salary if they pass away.**

## Why employees will love Salary Protection

### Simple paycheck-style payout

Monthly payments are easy for loved ones to manage while helping them maintain financial stability

### Individually underwritten

The healthier an employee is, the more affordable pricing can be

### Portable policy

Salary Protection stays with the employee even if they switch jobs

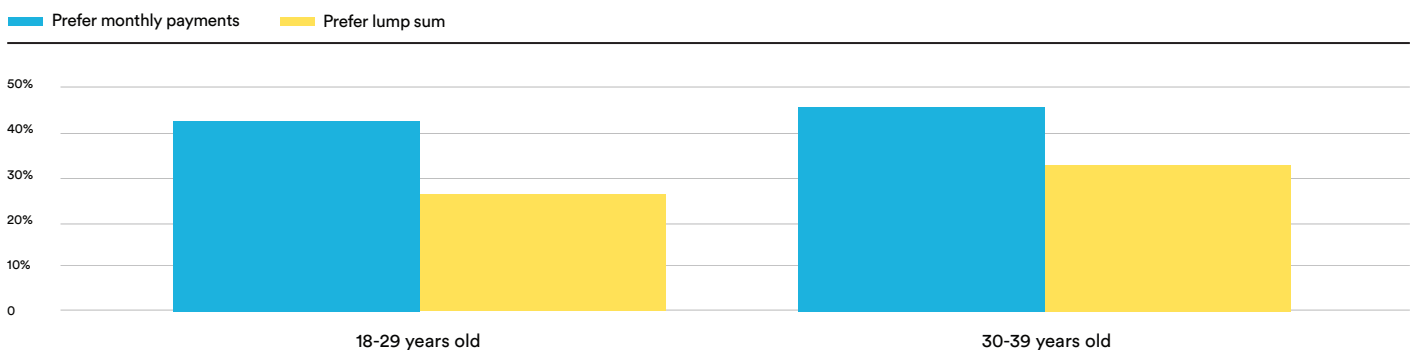
### Painless administration

Premiums are automatically deducted from an employee's paycheck

### Coverage employees can count on

Salary Protection is provided exclusively by Haven Life and issued by C.M. Life Insurance Company—a subsidiary of MassMutual, one of the country's oldest and most reliable insurers

## Employees prefer life insurance benefits that are paid monthly



Source: Could Product Design Be a Driver of Growth?, LIMRA (2016)

## Salary Protection pricing examples

Age	Gender	Salary	Coverage	Term	Salary Protection Premium
35	Male	\$57,000	\$4,750/mo	15 years	\$14.12/mo
45	Female	\$96,000	\$8,000/mo	10 years	\$27.40/mo
35	Male	\$85,000	\$6,500/mo	10 years	\$18.72/mo

## The details

Term Lengths	<b>10, 15 years</b>
Eligibility	<b>Term 15: 18-50, Term 10: 18-60</b>
Coverage	<b>Min: \$1,000/mo, Max: \$10,000/mo</b>
Benefit Type	<b>Monthly payout</b>
Payment Duration	<b>From death until the end of the policy term, minimum 5-years</b>
Premiums	<b>Monthly</b>
Payment Methods	<b>Payroll deduction, Bank Account via ACH, Credit Card, Debit Card</b>



## Salary Protection is provided exclusively by Haven Life

Backed and wholly owned by MassMutual, Haven Life is building new and innovative technologies to make buying important insurance products actually simple.

Salary Protection is a Term Life Insurance Policy (ICC20DTW 0120 in certain states, including NC) issued by C.M. Life Insurance Company, Enfield, CT 06082 and offered exclusively through the Haven Life Insurance Agency, LLC. Policy and rider form numbers and features may vary by state and may not be available in all states.

Cue the confetti, you're covered

