



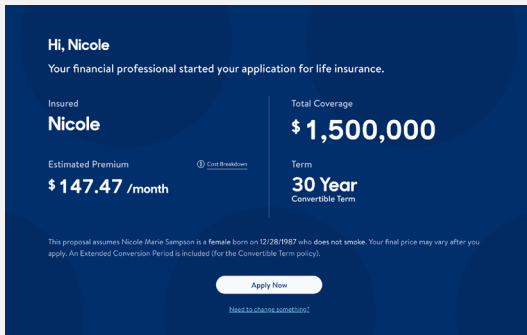
View the Coverpath Client Video for additional information

The Coverpath platform makes it easy for you to complete your life insurance application on your own while having the support and expertise of a financial professional. Use Coverpath from the convenience and comfort of your own home.

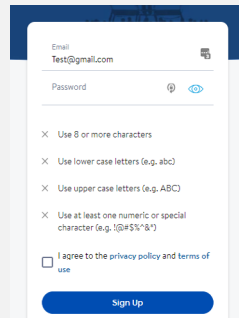
1 Receive an email from your financial professional with a link to complete your application. Be sure to have the following documents nearby when you begin:

- Driver's license number and expiration date
- Current height and weight
- Social Security Number
- Personal and family medical history

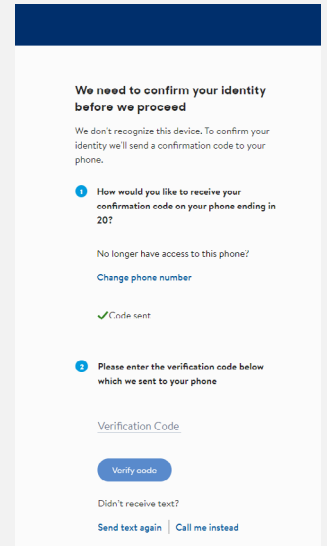
2 Click the link and land on a personalized page to complete your application. **Click "Apply Now"**.



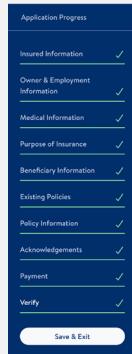
3 Create your Coverpath account (if you don't have an existing massmutual.com account).



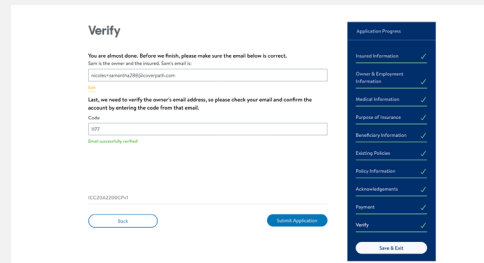
4 Verify your account by text. If you don't have a cell phone, click "Trouble Using your code" and we will call your land line with a 5 digit code.



5 Answer all questions until you see a green checkmark in each section.



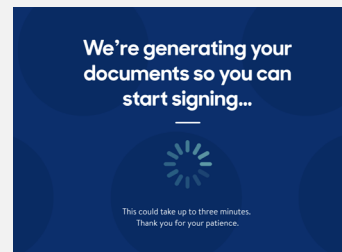
6 Navigate to the Verify Section and click **"Submit Application"**.



7 Once you receive your initial result, follow the prompts by clicking continue.



8 Wait for the signature documents to appear in the window.



9 Enter the last four digits of the owner's Social Security Number to view and sign the application.



Issuing the policy or paying its benefits depends on the applicant's insurability, based on their answers to the health questions in the application, and their truthfulness.

MassMutual Convertible Term Series policies (SCT, TFC and ICC18TFC in certain states, including North Carolina) are non-participating, annually renewable term life insurance policies. MassMutual Whole Life Series policies (WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium, participating, permanent whole life insurance policies. These products are issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. These products may not be available in all states. State variations will apply. CP-202009-1174 exp. 9/22