



MassMutual to launch Living Well Rider on eligible new whole life policies

Consumers are increasingly looking for financial products that offer comprehensive wellness benefits. The Living Well Rider is an added benefit for eligible whole life clients, giving them access to a bundle of wellness services at no extra cost.

Living Well Rider benefits

MassMutual is integrating proactive wellness benefits into our whole life policies, offering features like multi-cancer early detection, disease risk assessment, and mental health support.

GENOMICS

Genomics' Health Insights™ test is an at-home genetic test that can help eligible policyowners identify their risk for chronic conditions including diabetes, heart disease, and certain cancers. Genomics also provides personalized, condition-specific risk estimates and tailored health advice.

GRAIL

GRAIL's Galleri® test is a multi-cancer early detection test that can screen over 50 types of cancer through a simple blood draw, including certain cancers with no existing screening methods. And if one were to receive a positive result, it can also help locate a cancer in the body.

wysa

Wysa Assure is an AI-powered app that fosters self-reflection, emotional processing, and skill-building in a confidential, supportive space. A 12-month subscription is available to eligible policyowners at no additional cost and can be annually renewed for up to 3 years.

Eligible products

The Living Well Rider will be automatically included at issue for policies that meet eligibility requirements and are issued on the following products:

Whole Life 8 Pay	Whole Life 20 Pay
Whole Life 10 Pay	Whole Life 65
Whole Life 12 Pay	Whole Life High Early Cash Value (HECV)
Whole Life 15 Pay	Whole Life 100

Product materials

We are providing you with materials for The Living Well Rider to complete your due diligence review. If your firm requires additional information, please provide a list of what you will need by email and send to your MMSD Life and DI Key Account Manager.

If you are not the proper contact to receive this communication, please direct it to the appropriate person in your organization.



Key dates

- **May 16, 2026** is the first day that illustrations can be run displaying the Living Well Rider.
- **May 16, 2026** is the first day that eligible whole life policies will be issued with the Living Well Rider. The rider will automatically be attached to all eligible policies issued on or after May 16.

Further info:

- Learn more about MassMutual's life product portfolio on our [MMSD Life Marketing Hub](#).



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MassMutual Strategic Distributors is a division of Massachusetts Mutual Life Insurance Company.

Genomics' Health Insights™ test is not available in New York. Neither personal nor genetic data will be shared with third parties. Individual results are not shared with MassMutual and will not impact an individual's policy. Participation is confidential. The value of benefits from Wysa, GRAIL and Genomics may constitute income subject to federal, state, and/or local taxes. For further information, clients should contact their tax advisor.

This rider is available only for non-qualified, individually owned policies where the primary policyowner must be the insured. The rider is not available for policies owned by trusts, corporations, or other entities, nor for foreign nationals. Eligibility is limited to issue ages 18 through 70, except for Whole Life 65, which is available for issue ages 18 through 60.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.
The products and/or certain features may not be available in all states. State variations will apply.

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