



# Life Underwriting

MassMutual Strategic Distributors

## MassExpress accelerated underwriting program expanding to \$3M in coverage with no labs or exams



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Starting October 3<sup>rd</sup>, qualifying life insurance cases up to \$3 million in coverage will be given expanded consideration within MassExpress, setting us apart from other large mutual insurers!

Upon completion of the [Client Medical Interview \(CMI\)](#), this program expedites the application process for qualifying clients by eliminating the need for bloodwork, urine-sample labs, or medical exams in all 50 states and Puerto Rico, saving time and avoiding hassle.



### 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 weeks

## Eligibility requirements

Review the requirements for qualifying life insurance cases **submitted on or after October 3, 2025**:

Coverage Amount	Maximum of \$3 million
Ages	17-50
Available Products	All individual Term and Whole Life
Available Rate Classes <sup>1</sup>	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

## Key points

- ✓ **Decisions can be made in days, not weeks**, after the CMI is completed.
- ✓ **No labs! Don't preorder labs for coverage to \$3 million.** To benefit from MassExpress, avoid ordering labs unless or until you receive our direction.
- ✓ **Labs won't yield more favorable offers for applicants** receiving an accelerated offer at less than best class.
- ✓ **More applications will be eligible for consideration**, enabling a potentially faster time to an underwriting decision for those cases.

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### FURTHER INFO:

- Refer to the **CMI flyer** ([LI9082](#)).
- Visit our new digital Life Insurance [Field Underwriting Guide](#).



FOR FIRM USE. NOT FOR USE WITH THE PUBLIC.

<sup>1</sup> For applicants receiving an accelerated offer at less than best class, submitting labs will not result in a more favorable offer. A decision cannot be made until the client medical interview (CMI) is completed.

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