



CHESAPEAKE BROKERAGE
INTEGRITY • TRUST • EXPERIENCE
448 Business | Long Term Care | Disability | Annuities

Chesapeake Brokerage Carrier Spotlight

Every Tuesday, Chesapeake Brokerage will be sharing a Carrier Spotlight to highlight the carrier's that we work with and their products! Our goal is to show you a different perspective on the product and hopefully help you find new ways to help you clients reach their financial goals.

If you have any questions or have a carrier or product request, please don't hesitate to reach out to Erin Dunseith at erin@chesapeakebrokerage.com.

Carrier Name: MassMutual Strategic Distributors

- Website: <https://www.massmutual.com/>

Carrier Background information:

MassMutual has committed to the Independent Brokerage Marketplace by forming MMSD. We are determined to be the top carrier in the United States within the next 5 years. In order to accomplish our goal we are committed to offer solutions for your clients and provide a way to do business the way that works for you.

Tell us a little bit about this product your *Whole Life Portfolio*.

Our whole life portfolio offers both protection and accumulation solutions. Our products offer guaranteed death benefit, cash value and premiums. Plus, we have a strong history of paying a dividend.

What makes this product unique?

Our Whole Life portfolio can be tailored to fit your client's needs. For accumulation, we offer the Legacy 10, 15 and 20. For protection we offer the Legacy 65 and 100. Our whole life portfolio offers strong guarantees. We call it the 3 g's – guaranteed Death benefit, guaranteed cash value and guaranteed premium (amount and duration). In addition, while not guaranteed, we have a strong history of paying a dividend.

Who is this product best for?

Whole Life Accumulation (L 10, 15 or 20) is primarily for wealthy individuals with cash on the sidelines. These clients are looking for yield with little risk. They are not interested in risking their money in the market but have a hard time getting the yield they need in fixed income. Especially good for clients that want to take future income.

Do you have talking/selling points we can share with our producers?

Whole life is a non-correlated solution for clients seeking yield they cannot find in fixed income. They are more risk adverse and do not want to invest their cash assets in a market correlated contract. They like the guaranteed DB, CV and Premium (amount and duration) feature. Plus, they see value in the dividend