

# Coverpath Application Process

Owner Different than Insured

MassMutual

Coverpath



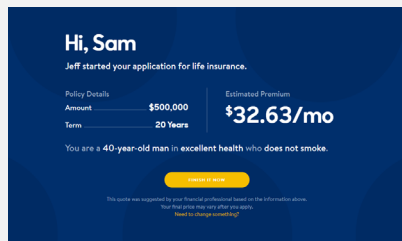
View the *Client's Guide to Coverpath* video for additional information

Coverpath 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.

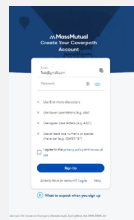
1 Open the email from your financial professional with a link to your application. Be sure to have the following documents nearby when you begin:

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

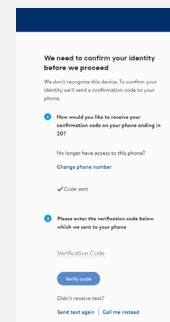
2 Click the link to complete your application. Click **"Finish Now"**.



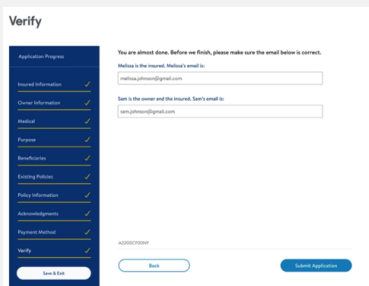
3 Create a Coverpath account (if you don't have an existing massmutual.com account).



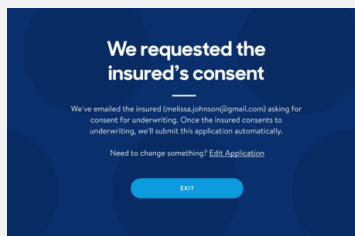
4 Verify your account by text. If you don't have a cell phone, click **"Trouble Using your code"** and we will call your land line with a 5-digit code.



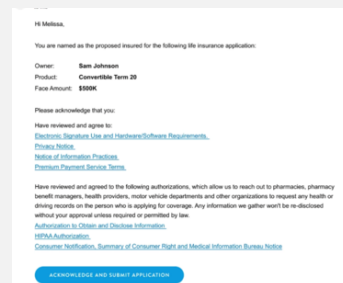
5 Answer all questions until you see a gold checkmark in each. Navigate to the Verify Section and click **"Submit Application."**



6 Your application is now submitted and we are requesting the insured's consent via email.



7 The insured receives an email from Coverpath and should click **"Acknowledge and Submit Application."**



8 Login to Coverpath once you know the insured has consented. Once you receive your initial result, follow the prompts by clicking **"Continue."**

Next step: eSign your application.

We need you to eSign so we can finish processing your application.

Continue to eSign

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

We're generating your documents so you can start signing...



This could take up to three minutes. Thank you for your patience.

10 Enter the last four digits of the owner's Social Security Number to sign the application. The insured will also receive an email to eSign and will need to enter the last four digits of their SSN.



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-202104-1422 exp. 4/23