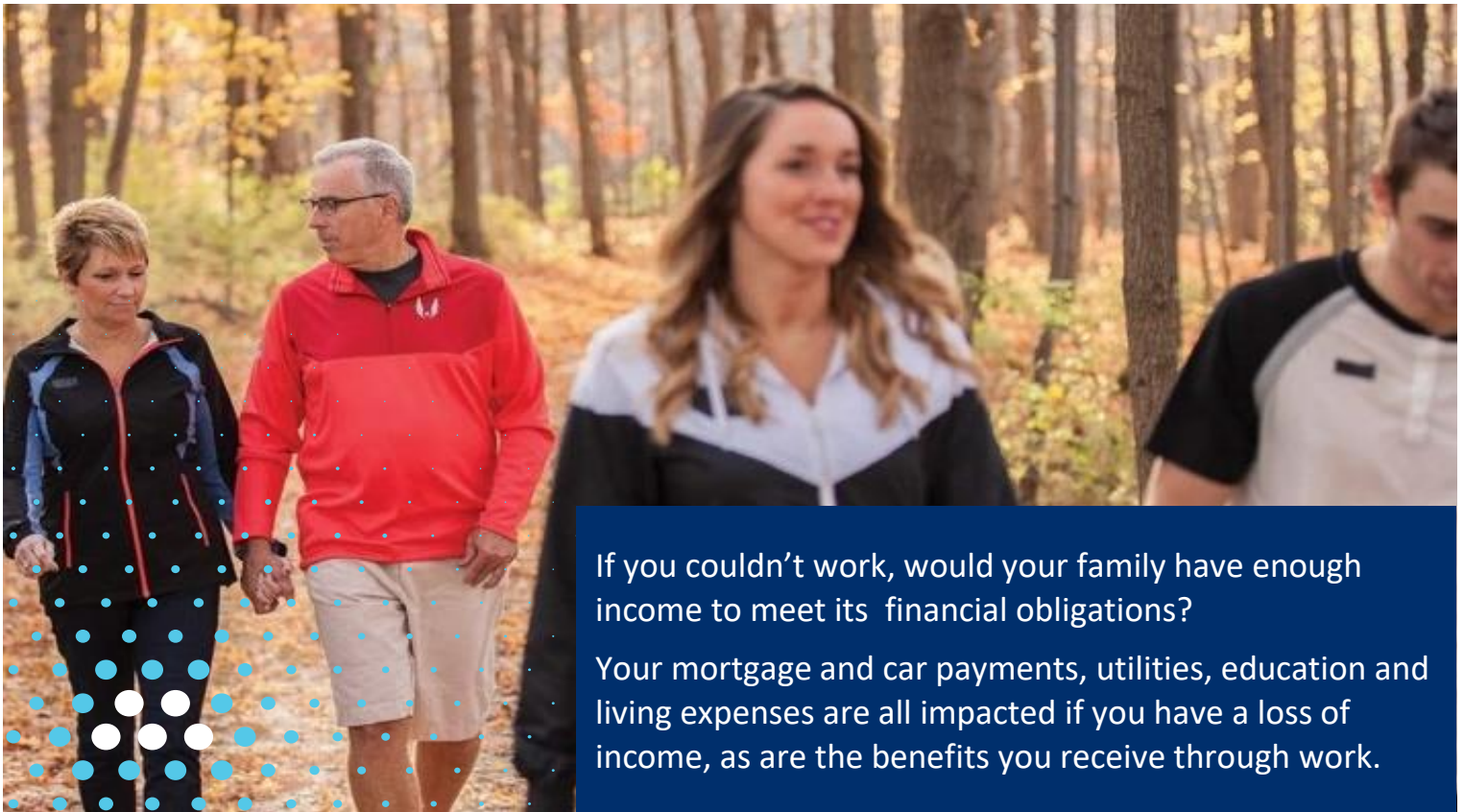


# What if you were to become too sick or hurt to work?

Disability Income Insurance Using Radius Choice®



If you couldn't work, would your family have enough income to meet its financial obligations?

Your mortgage and car payments, utilities, education and living expenses are all impacted if you have a loss of income, as are the benefits you receive through work.

**Prepared For**

John Client

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MM207106-301985

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This presentation provides a conceptual, hypothetical example of a planning approach that incorporates disability income insurance. Many of the figures used in the following presentation are based upon both assumptions and data provided by you, including assumed growth rates on your existing assets. A summary of those assumptions can be found at the end of the presentation. Your furnishing of accurate data will help enhance the value of the analysis contained in this presentation.

The information provided is not 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.

This presentation is not valid unless accompanied by a Radius Choice® Disability Income Insurance Illustration Summary. Refer to the Illustration Summary for monthly benefit, premium, specific policy details and other important information. This presentation is for informational purposes only. Actual numbers may vary based on factors such as your actual tax liability, our underwriting evaluation and any actual disability benefits you may receive from other sources.

The following pages illustrate a hypothetical example of what could happen to your financial resources – with and without disability income insurance. This may help you to evaluate your personal situation if you are out of work for an extended period of time.

The assumptions used for the analysis on the following pages include:

**Insured: John Client, Male age 30, Non-Nicotine, Occ Class 5P, Current Income/Salary \$131,244**

<b>Disability Insurance Product:</b>	MassMutual Radius Choice®
<b>Annual Premium:</b>	\$2,479.51
<b>Annual Disability Benefit<sup>1</sup>:</b>	\$84,000 with COLA 3.00% <sup>2</sup>
<b>Elimination Period</b>	90 days
<b>Benefit Period:</b>	to Age 65
<b>Contract State</b>	California

You own a brokerage account valued at **\$250,000** as of the first day of Policy Year 1 and the account value grows at **6.00%** annually. The example assumes you become disabled and remain disabled for **5 years**.

**If you do not purchase disability insurance**, the analysis assumes: (1) you will use your brokerage account as your source of income while you are disabled; (2) you will replace your lost income with an amount equal to what the disability policy would have paid; (3) withdrawals from the brokerage account will be taxed at a **20.00%** tax rate; (4) you will only withdraw from the brokerage account the amount the disability policy would have paid plus the **20.00%** tax; and (5) the amount of premiums that you would have paid for the disability policy will be invested at **6.00%**.

**If you do purchase disability insurance**, the analysis assumes: (1) you will not withdraw funds from your brokerage account; (2) the benefits from the insurance policy will be your source of income while you are disabled, (3) you satisfy the policy waiting period; (4) payment of disability benefits begin on the first day of Year **15**; and (5) you do not receive disability benefits from any other sources. Disability benefits paid by the insurance policy will be subject to an annual 3.00% cost of living adjustment.

<sup>1</sup> The disability benefit is a monthly benefit. The benefit is shown as annual for illustrative purposes only.

<sup>2</sup> COLA is a cost of living adjustment rider that helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. After you have been disabled for 12 months (or the elimination period if it is longer), your benefit will be increased at an annually compounded rate of 3.00%.

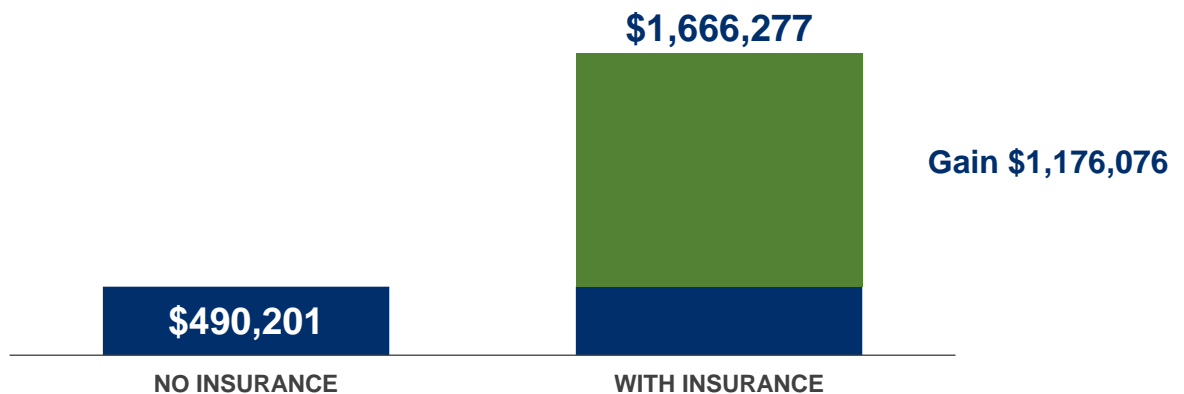
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## Comparison of Values With and Without Disability Insurance

VALUES BASED ON YEAR 35, AGE 64	
NO DISABILITY INSURANCE	
Value of brokerage account <b>with</b> a disability	<b>\$234,957</b>
Plus <b>Premium Savings</b> from no insurance	<b>\$255,244</b>
<b>Value of brokerage account plus premium savings</b>	<b>\$490,201</b>

WITH DISABILITY INSURANCE (DI)	
Value of brokerage account with a disability	<b>\$1,921,522</b>
Less lost savings from premium payments on DI policy	<b>(\$255,244)</b>
<b>Value of Brokerage Account with Disability Insurance</b>	<b>\$1,666,277</b>
<b>Amount of brokerage account protected from owning DI</b>	<b>\$1,176,076</b>

With Disability  
Value of Brokerage Account at Retirement



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### Comparison of Net Brokerage Account Values: With and Without Disability Insurance

Assumed Year of Disability: Year 15 and Assumed Duration of Disability Benefits: 5 Years

John Client, Male age 30, Non-Nicotine, Occ Class 5P

Yr	Age	NOT DISABLED  Brokerage Account Value End of Year (6.00%)	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)		DISABLED - WITH DISABILITY INSURANCE (DI)				
			Brokerage Account			Premium Savings	Brokerage Account		Disability Policy				
			Brokerage Account Value Beg of Year	Taxable Distributions to Replace Income (20.00%)	Net Income	Brokerage Account Value End of Year (6.00%)	Annual Premium Savings	Premium Account Savings Balance End of Year (6.00%)	Brokerage Account Value Beg of Year	Brokerage Account Value End of Year (6.00%)	Annual Premium Cost (Waived during disability)	Income from Disability Insurance Policy	Lost Savings from Premium Payments (6.00%)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	30	265,000	250,000	0	0	265,000	2,480	2,628	250,000	265,000	2,480	0	(2,628)
2	31	280,900	265,000	0	0	280,900	2,480	5,414	265,000	280,900	2,480	0	(5,414)
3	32	297,754	280,900	0	0	297,754	2,480	8,367	280,900	297,754	2,480	0	(8,367)
4	33	315,619	297,754	0	0	315,619	2,480	11,498	297,754	315,619	2,480	0	(11,498)
5	34	334,556	315,619	0	0	334,556	2,480	14,816	315,619	334,556	2,480	0	(14,816)
6	35	354,630	334,556	0	0	354,630	2,480	18,333	334,556	354,630	2,480	0	(18,333)
7	36	375,908	354,630	0	0	375,908	2,480	22,061	354,630	375,908	2,480	0	(22,061)
8	37	398,462	375,908	0	0	398,462	2,480	26,013	375,908	398,462	2,480	0	(26,013)
9	38	422,370	398,462	0	0	422,370	2,480	30,202	398,462	422,370	2,480	0	(30,202)
10	39	447,712	422,370	0	0	447,712	2,480	34,643	422,370	447,712	2,480	0	(34,643)
11	40	474,575	447,712	0	0	474,575	2,480	39,350	447,712	474,575	2,480	0	(39,350)
12	41	503,049	474,575	0	0	503,049	2,480	44,339	474,575	503,049	2,480	0	(44,339)
13	42	533,232	503,049	0	0	533,232	2,480	49,628	503,049	533,232	2,480	0	(49,628)
14	43	565,226	533,232	0	0	565,226	2,480	55,233	533,232	565,226	2,480	0	(55,233)
15	44	599,140	565,226	105,000	84,000	487,840	0	58,547	565,226	599,140	0	84,000	(58,547)
16	45	635,088	487,840	108,150	86,520	402,471	0	62,060	599,140	635,088	0	86,520	(62,060)
17	46	673,193	402,471	111,395	89,116	308,541	0	65,784	635,088	673,193	0	89,116	(65,784)
18	47	713,585	308,541	114,736	91,789	205,433	0	69,731	673,193	713,585	0	91,789	(69,731)
19	48	756,400	205,433	118,178	94,543	92,490	0	73,915	713,585	756,400	0	94,543	(73,915)
20	49	801,784	92,490	0	0	98,039	2,480	80,978	756,400	801,784	2,480	0	(80,978)
21	50	849,891	98,039	0	0	103,922	2,480	88,465	801,784	849,891	2,480	0	(88,465)
22	51	900,884	103,922	0	0	110,157	2,480	96,401	849,891	900,884	2,480	0	(96,401)
23	52	954,937	110,157	0	0	116,766	2,480	104,814	900,884	954,937	2,480	0	(104,814)
24	53	1,012,234	116,766	0	0	123,772	2,480	113,731	954,937	1,012,234	2,480	0	(113,731)
25	54	1,072,968	123,772	0	0	131,199	2,480	123,183	1,012,234	1,072,968	2,480	0	(123,183)
26	55	1,137,346	131,199	0	0	139,070	2,480	133,202	1,072,968	1,137,346	2,480	0	(133,202)
27	56	1,205,586	139,070	0	0	147,415	2,480	143,822	1,137,346	1,205,586	2,480	0	(143,822)
28	57	1,277,922	147,415	0	0	156,260	2,480	155,080	1,205,586	1,277,922	2,480	0	(155,080)
29	58	1,354,597	156,260	0	0	165,635	2,480	167,013	1,277,922	1,354,597	2,480	0	(167,013)
30	59	1,435,873	165,635	0	0	175,573	2,480	179,662	1,354,597	1,435,873	2,480	0	(179,662)

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### Comparison of Net Brokerage Account Values: With and Without Disability Insurance

Assumed Year of Disability: Year 15 and Assumed Duration of Disability Benefits: 5 Years

**John Client, Male age 30, Non-Nicotine, Occ Class 5P**

Yr	Age	NOT DISABLED  Brokerage Account Value End of Year (6.00%)	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)		DISABLED - WITH DISABILITY INSURANCE (DI)				
			Brokerage Account			Premium Savings	Brokerage Account		Disability Policy				
			Brokerage Account Value Beg of Year	Taxable Distributions to Replace Income (20.00%)	Net Income	Brokerage Account Value End of Year (6.00%)	Annual Premium Savings	Premium Account Savings Balance End of Year (6.00%)	Brokerage Account Value Beg of Year	Brokerage Account Value End of Year (6.00%)	Annual Premium Cost (Waived during disability)	Income from Disability Insurance Policy	Lost Savings from Premium Payments (6.00%)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
31	60	1,522,025	175,573	0	0	186,108	2,480	193,070	1,435,873	1,522,025	2,480	0	(193,070)
32	61	1,613,347	186,108	0	0	197,274	2,480	207,283	1,522,025	1,613,347	2,480	0	(207,283)
33	62	1,710,147	197,274	0	0	209,111	2,480	222,348	1,613,347	1,710,147	2,480	0	(222,348)
34	63	1,812,756	209,111	0	0	221,657	2,480	238,317	1,710,147	1,812,756	2,480	0	(238,317)
35	64	<b>1,921,522</b>	221,657	0	0	<b>234,957</b>	2,480	<b>255,244</b>	1,812,756	<b>1,921,522</b>	2,480	0	<b>(255,244)</b>
36	65	2,036,813	234,957	0	0	249,054	2,480	273,187	1,921,522	2,036,813	2,480	0	(273,187)
37	66	2,159,022	249,054	0	0	263,997	2,480	292,207	2,036,813	2,159,022	2,480	0	(292,207)
38	67	2,288,563	263,997	0	0	279,837	2,480	312,368	2,159,022	2,288,563	2,480	0	(312,368)
39	68	2,425,877	279,837	0	0	296,627	2,480	333,738	2,288,563	2,425,877	2,480	0	(333,738)
40	69	2,571,429	296,627	0	0	314,425	2,480	356,390	2,425,877	2,571,429	2,480	0	(356,390)
41	70	2,725,715	314,425	0	0	333,290	2,480	380,402	2,571,429	2,725,715	2,480	0	(380,402)
42	71	2,889,258	333,290	0	0	353,288	2,480	405,855	2,725,715	2,889,258	2,480	0	(405,855)
43	72	3,062,614	353,288	0	0	374,485	2,480	432,834	2,889,258	3,062,614	2,480	0	(432,834)
44	73	3,246,370	374,485	0	0	396,954	2,480	461,432	3,062,614	3,246,370	2,480	0	(461,432)
45	74	3,441,153	396,954	0	0	420,772	2,480	491,747	3,246,370	3,441,153	2,480	0	(491,747)
46	75	3,647,622	420,772	0	0	446,018	2,480	523,880	3,441,153	3,647,622	2,480	0	(523,880)
47	76	3,866,479	446,018	0	0	472,779	2,480	557,941	3,647,622	3,866,479	2,480	0	(557,941)
48	77	4,098,468	472,779	0	0	501,146	2,480	594,045	3,866,479	4,098,468	2,480	0	(594,045)
49	78	4,344,376	501,146	0	0	531,214	2,480	632,316	4,098,468	4,344,376	2,480	0	(632,316)
50	79	4,605,039	531,214	0	0	563,087	2,480	672,884	4,344,376	4,605,039	2,480	0	(672,884)
51	80	4,881,341	563,087	0	0	596,872	2,480	715,885	4,605,039	4,881,341	2,480	0	(715,885)
52	81	5,174,221	596,872	0	0	632,685	2,480	761,466	4,881,341	5,174,221	2,480	0	(761,466)
53	82	5,484,675	632,685	0	0	670,646	2,480	809,783	5,174,221	5,484,675	2,480	0	(809,783)
54	83	5,813,755	670,646	0	0	710,885	2,480	860,998	5,484,675	5,813,755	2,480	0	(860,998)
55	84	6,162,580	0	0	0	0	2,480	915,286	5,813,755	6,162,580	2,480	0	(915,286)
56	85	6,532,335	0	0	0	0	2,480	972,832	6,162,580	6,532,335	2,480	0	(972,832)
57	86	6,924,275	0	0	0	0	2,480	1,033,830	6,532,335	6,924,275	2,480	0	(1,033,830)
58	87	7,339,732	0	0	0	0	2,480	1,098,488	6,924,275	7,339,732	2,480	0	(1,098,488)
59	88	7,780,116	0	0	0	0	2,480	1,167,025	7,339,732	7,780,116	2,480	0	(1,167,025)
60	89	8,246,923	0	0	0	0	2,480	1,239,675	7,780,116	8,246,923	2,480	0	(1,239,675)

Brokerage Account without DI (Col 5) Plus Premium Savings (Col 7) By Year 35

**490,201**

Brokerage Account with DI (Col 9) Less Premium Cost (Col 12) By Year 35

**1,666,277**

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## Glossary of Definitions

### Not Disabled

**Brokerage Account Value End of Year** – This column reflects the value of the brokerage account on the last day of the year, based on the beginning value and growth assumptions you provided.

### Disabled - Without Disability Insurance

**Brokerage Account Value Begin of Year** – This column reflects the value of the brokerage account on the first day of the year, based on the beginning value and growth assumptions you provided.

**Taxable Distributions to Replace Income** – This column reflects the taxable withdrawals taken from the brokerage account based on an assumed period of disability.

**Net Income** – This column reflects the after-tax income of the withdrawals taken from the brokerage account.

**Brokerage Account Value End of Year** – This column reflects the value of the brokerage account on the last day of the year after gross withdrawals, if any.

**Annual Premium Savings** – This column reflects the amount equal to the disability insurance premiums that would have been paid.

**Premium Account Savings Balance End of Year** – This column reflects the value of the Annual Premium Savings on the last day of the year, invested at the growth assumption you provided.

### Disabled - With Disability Insurance

**Brokerage Account Value Begin of Year** – This column reflects the value of the brokerage account on the first day of the year based on the beginning value and growth assumptions you provided.

**Brokerage Account Value End of Year** – This column reflects the value of the brokerage account on the last day of the year, based on the beginning value and growth assumptions you provided.

**Annual Premium Cost** – This column reflects the annual premium payable to maintain the disability insurance policy. Premium payments are waived during disability.

**Income from Disability Insurance Policy** – This column reflects the annual benefit paid by the disability insurance policy during the period of assumed disability.

**Lost Savings from Premium Payments** – This column reflects the annual cost of the disability insurance policy (premium) and the savings opportunity lost from the payment of those premiums.

## Assumptions Used to Prepare the Concept Illustration

	Value	Explanation
<b>CLIENT INFORMATION</b>		
Client's Last Name	Client	
Client's First Name	John	
Age	30	
Sex	Male	
Assumed underwriting classification	Non-Nicotine, Occ Class 5P	
Current Income/Salary	\$131,244	
<b>PRODUCT INFORMATION</b>		
Product Name	Radius Choice®	
Contract State	California	
Annual Premium	\$2,479.51	
<b>DISABILITY INCOME BENEFIT</b>		
Monthly Income to Replace	\$7,000.00	
Policy Benefit Period	To age 65	
Waiting/Elimination Period	90 days	
COLA	Yes	
COLA Rate	3.00%	
<b>BROKERAGE ACCOUNT</b>		
Growth of Accounts	6.00%	
Brokerage Account Value	\$250,000	
Brokerage Account Tax Bracket	20.00%	
Gross up withdrawals from Brokerage Account?	Yes	
<b>ASSUMPTIONS FOR EXAMPLE TO ILLUSTRATE</b>		
Starting year of assumed disability claim	15	
Assume duration of disability benefits	5	