

Disability Income product target markets*

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.



IDEAL CANDIDATE

for disability income insurance

GOOD CANDIDATE

for disability income insurance



Occupational Duties**

- Professional and executive occupations
- Minimal travel
- Minimal manual duties
- No direct supervision of persons with manual duties

- Medical and Dental specialists
- Technical and managerial occupations
- “Office only” occupations that reflect a high degree of stability and responsibility



Demographics

- Younger ages
- Underlying Group LTD
- No avocation or Travel concerns

- Middle age
- Underlying Group LTD
- Low risk avocations or travel
- Minor motor vehicle violations



Medical

- Healthy
- Active lifestyle
- Non-smoker

- Minimal existing health issue
- Occasional smoker
- Some family health issues



Financial

- Increasing income
- Higher education
- In position 5+ years
- Growth industry
- W-2 employee or well established business owner – 5+ years
- Starting Professional

- Stable income
- In position < 5 years
- Stable industry
- Business owner < 5 years
- Starting Professional

CONTACT DI UNDERWRITER

before taking an application and/or set expectation of a Modified Offer with client

NOT A CANDIDATE

consider contacting MML Insurance Agency, LLC (MMLIA)/Ash Brokerage toll-free at 1-888-776-7009

- Skilled workers
- No unusual accident/hazard risk
- Clerical workers and sales personnel
- Relatively limited skills with some manual duties

- Unskilled workers
- Repetitive manual duties
- Seasonal or freelance positions
- Hazardous occupations
- Pro-athletes
- Actors

- Older ages
- Limited hazardous avocations
- Limited travel
- Motor vehicle violations

- Hazardous avocations
- Extensive travel
- Multiple motor vehicle violations (e.g. DUI)

- Controlled existing health issues (build, hypertension, diabetes etc.)
- Sedentary lifestyle
- Family health history/issues

- Current health issues (cancer, cardiac disease, major depression, insulin dependent diabetes etc.)
- Morbid obesity
- Pending surgery

- In position < 2 years or new business owner (exception Young Professional)
- Decreasing or variable income
- Declining or unstable industry

- Recent bankruptcy
- Substantial business losses
- Unearned income exceeds earned income.
- Excessive net worth
- Not working full time
- Less than \$16k income



FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

*This should be used for guidance only. Any offer is subject to full underwriting.

**Please refer to the DI Insurance Reference Manual (DI 1075) for a complete listing of occupations.

© 2017 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.
All rights reserved. www.massmutual.com.

DI1917 917