

The Value of Your Income and How to Protect It

Individual Disability Income (DI) Insurance

What's your most important asset really worth?

Did you ever think about how much you'll **earn before retirement?** Example: 35 year old; \$80,000 annual salary; 32 working years before retirement.

\$2.5 million

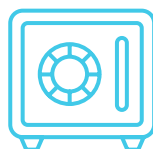
(not including any salary increases over the years!)

\$80,000



Is your ability to earn an income protected?

At some point in your career, you may find yourself **unable to work** due to a sickness or injury. Why take any chances with your income? **Protect it!**



MassMutual can help.

MassMutual's individual disability income (DI) insurance can help protect your most important asset — your income. We provide coverage based on your income and financial situation.



MassMutual's individual DI is:

- **Comprehensive** coverage that can provide a monthly benefit if you become totally disabled and unable to work due to a sickness or injury and are under a doctor's care.
- **Flexible** and provides you with **options** to tailor coverage just right for your specific needs so you can control premium expense without sacrificing benefits.

Customizing your policy helps ensure it's just right for you. A MassMutual DI insurance policy can be issued with optional riders¹ (at an additional cost) to address many needs, including (but not limited to):

- Offering benefits in the event that you are totally disabled and cannot perform the main duties of your occupation and you **are working** in another occupation.
- Covering up to 100% pre-disability earned income in the event of a **catastrophic** disability.
- Helping benefits keep pace with **inflation**.
- Providing supplemental income should you **return to work part time** during a period of disability.
- Giving you the option to **increase your benefit amount** sometime in the future, even if you experience a change in health (provided you are not disabled).

MassMutual...

Helping you secure what matters most.

Since 1851, MassMutual's guiding principle is to do the right thing for its policyowners by building a reputation for quality, integrity and financial strength. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

As a mutual company, MassMutual does not have shareholders. Instead, its policyowners and members are often described as sharing in its ownership. This generally means that if you are insured under a participating individual policy issued by MassMutual, you are a member entitled to vote for the Company's board of directors. And if you also own the policy, you may be eligible to share in any dividends the company may declare.²

Learn more at www.MassMutual.com.

¹ Riders may not be available in all states.

² Certain disability income insurance policies offered by MassMutual pay dividends, if any are declared, to the "premium payor" who may not be the policyowner. Dividends are not guaranteed.

New York policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 51.0 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

Radius Choice (Policy Form #XLIS-RC-15 and ICC15-XLIS-RC; ICC15-XLIS-RC in North Carolina) is issued by **Massachusetts Mutual Life Insurance Company**, Springfield MA 01111-0001. This policy has exclusions and limitations. For costs and complete details of coverage call your insurance agent or MassMutual at 1-800-272-2216.

