

Help protect your client's income... at a discount

FOR BROKER USE ONLY

Disability income insurance can help a business owner on both a personal and business level.

In the event one of your clients become too sick or hurt to work, our disability income insurance policies can help to replace a portion of their lost earnings.



Individual disability income insurance is a much sought after coverage that can be made available to company employees.



Disability Income Insurance

Designed especially for professionals, business owners and corporate executives, a Radius Choice disability income insurance policy helps protect a portion of the insured's income should he/she become too sick or hurt to work.

The policy helps protect your client's income with portable, non-cancelable coverage to age 65.¹ It can be used to supplement any Group Long Term Disability (GLTD) coverage that may not be adequate to meet your client's needs.²

RADIUS CHOICE MULTI-LIFE DISCOUNTS

	Multi-Life Employer Paid ³	Multi-Life Non-Employer Endorsed ⁴	Multi-Life Student Group	Association
3-20 Lives	15% 25% CA and FL	10% 20% CA and FL	10% 20% CA and FL	10%
21-199 Lives	25%	20%	20%	10%
200 + Lives	35%	25%	25%	10%

NOTE: Discounts are subject to MassMutual's GIN guidelines for Fully Underwritten Business and require MassMutual's Home Office Approval.

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.
NOT FOR USE IN NEW YORK.**

¹ The policy is non-cancelable until the policy anniversary on or next following the insured's 65th birthday. Thereafter, the policy becomes conditionally renewable. Refer to the policy for complete details and conditions of renewability.

² The policy does not coordinate with the client's group long term disability coverage. Claims decisions are rendered independent of each other.

³ Policies are issued with unisex/gender-neutral rates. Home Office approval is required prior to solicitation.

⁴ Policies are issued with gender-distinct rates except in MT where policies are issued with unisex/gender-neutral rates. Refer to the GIN Guidelines for requirements.

NOTE: There may be implications under the Employment Retirement Income Security Act ("ERISA") depending on how disability income insurance policies are made available to the employees and whether such an arrangement constitutes an "employee benefit plan" under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.

Radius Choice (policy forms XLAS-RC-15 et al., XLAS-RC-16(FL), and ICC15-XLAS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

