



# Protect your ability to save for retirement

A disability income solution

## Don't let a disability come between you and your retirement.

At MassMutual®, we have a way to help you continue saving for retirement if you become too sick or hurt to work. And while it's not a retirement plan, nor a substitute for one, it can help replace an amount equal to the contributions that would have been made to your retirement plan if you had not become disabled.

With RetireGuard®, we may insure up to 100% of your present contributions to your defined contribution plan, including employer matches (based on IRS limitations). During a period of total disability, we will pay benefits into an irrevocable trust that offers different investment options so that you can select the option that best meets your retirement goals. The trustee, The MassMutual Trust Company, FSB, will invest (at your direction) the benefits received until retirement age, as defined in the trust.<sup>1</sup> Trust proceeds are then distributed to you to help supplement your retirement benefits.

<sup>1</sup> Retirement age is generally tied to the end of the benefit period chosen.

## How does RetireGuard® work? A case illustration

Edward, at age 35, begins making a \$875 monthly contribution to a defined contribution plan, such as a 401(k) plan (\$10,500 annually).

### Normal Age Retirement

Edward makes 30 annual payments of \$10,500. At age 65, his defined contribution plan totals \$1,189,474.<sup>2</sup>

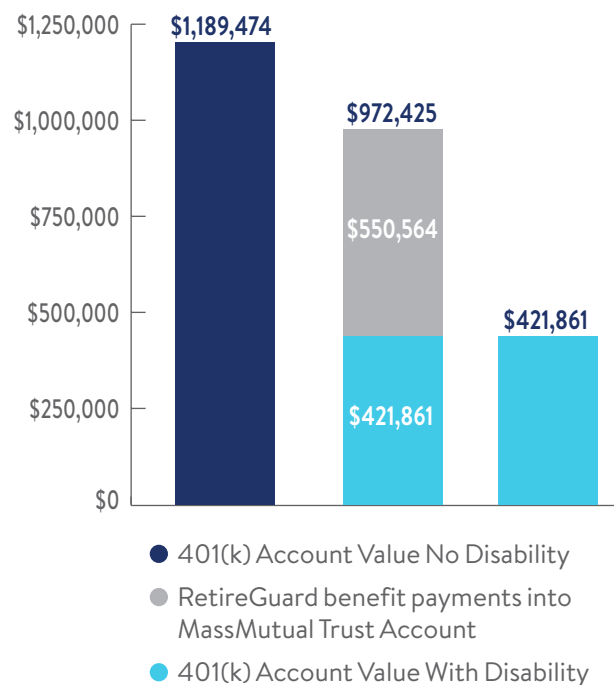
### Disabled *with* RetireGuard

Edward becomes totally and continuously disabled at age 40. Prior to disability, Edward purchased RetireGuard, and made five annual payments of \$10,500 into his defined contribution plan. Beginning 180 days after disability, monthly benefits of \$875<sup>3</sup> are paid into a MassMutual trust account. At age 65, the combination of his defined contribution plan and the MassMutual trust account totals \$972,425.<sup>4</sup>

### Disabled *without* RetireGuard

Edward becomes totally and continuously disabled at age 40 without RetireGuard. Prior to disability, Edward made five annual payments of \$10,500 into his defined contribution plan. No further payments are made after disability strikes. At age 65, his defined contribution plan totals \$421,861.<sup>5</sup>

### CASE ILLUSTRATION



<sup>2</sup> Assumes contributions are made monthly and grow at an 8% annual percentage rate. This does not represent the return on any particular investment. **Note:** 8% annual percentage rate is a hypothetical rate. Rates of return are not guaranteed.

<sup>3</sup> Assumes the RetireGuard premium was employee paid on an after-tax basis and the disability benefits are non-taxable.

<sup>4</sup> This assumes the insured suffered an illness or injury at age 40 that prevented him from working through age 65 and had RetireGuard, after satisfying a 180-day waiting period where monthly disability benefits were paid into a trust account that earned at a 6% after tax rate of return. This also assumes that any taxes incurred on the trust investment earnings are paid by the grantor/insured out of other funds. Note: 6% annual percentage rate is a hypothetical rate. Rates of return are not guaranteed. Eligibility for disability benefits are determined in accordance with the terms of the policy.

<sup>5</sup> This assumes the insured became totally and continuously disabled at age 40 until age 65; therefore, he was not able to continue making contributions to his defined contribution plan.



## Why MassMutual?

Many people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives — or how it can affect their ability to work, to earn an income, and to provide for themselves, their families, or their businesses. Massachusetts Mutual Life Insurance Company (MassMutual) has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need.

MassMutual is a mutually owned company built on more than a century and a half of financial strength and customer service.

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**Assess your needs today.**

To help assess your personal needs and to learn more, please visit [www.MassMutual.com](http://www.MassMutual.com).

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RetireGuard® can be issued on a stand-alone basis or as a rider on a Radius Choice disability income contract for an additional cost. When insured with RetireGuard, during a period of total disability, MassMutual will pay benefits into an irrevocable trust. Benefits are not paid into an employer sponsored retirement plan. The trust offers different investment options so that a client can select the option that best meets his/her retirement goals. Trust services are provided by The MassMutual Trust Company, FSB, a wholly owned subsidiary of MassMutual.

RetireGuard (Policy Form XL-IS-92 with EDI-10, XLIS-RC-15 with EDI-10-RC and ICC15-XLIS-RC with ICC15-EDI-10-RC in certain states including 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 agent or MassMutual at 1-800-272-2216 for a referral to an agent.

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 a RetireGuard Individual policy is 51%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

