

Welcome to our DIAM 2023 Webinar Series

Disability Insurance: For Anyone Who Works



Welcome to today's call:

**Protect Your Clients' Brokerage
Accounts and Income**

Welcome to our DIAM 2023 Webinar Series

Disability Insurance: For Anyone Who Works



Join our webinar series Wednesdays in May at 2 p.m. ET

May 24 — Protect Your Clients' Brokerage Accounts and Income

May 31 — Do You Have Excess Lines Prospects?

Presenters

A special thanks to the presenters on today's call:



Vincent Seaha, CFP, CLU, MBA
Managing Director Disability Insurance



Terry Carlson
Underwriting Relationship Consultant

DI University



Disability Income Insurance (DI)

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Important Information

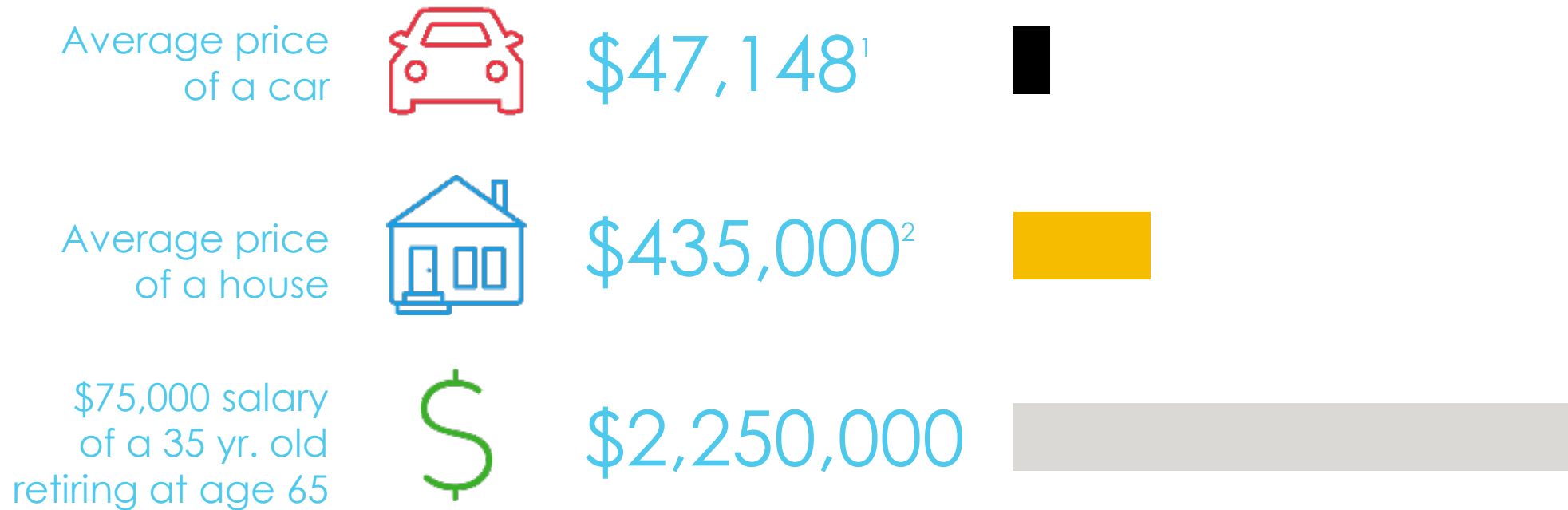
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Module 1

Understanding The Value of Disability Income Insurance Protection

Income is your most valuable asset



1 Kelley Blue Book, May, 2022.

2 Realtor.com, August, 2022.



Perspectives on disability

- People will not spend money to protect things that they don't perceive as valuable
- Clients need to see the value of their income
- Disability can jeopardize their ability to earn an income
- Clients understand and agree DI is valuable

MassMutual

What's your most valuable asset?

When asked this question, many people think of their home, their investments, or even their car. Let's take a closer look as the answer may surprise you.

Your Home	Your Car	Your Investments
		
\$ 500,000	\$ 55,000	\$ 250,000

Now let's look at the one asset that makes all other assets possible
YOUR INCOME!

Annual Salary	Annual Percentage Increase	Age
		
\$ 150,000	3%	35 (Current Age) / 67 (Retirement Age)

Your ability to earn an income, when viewed over your entire career, will most likely be your single biggest asset. With so much income at stake, it's important to protect it.

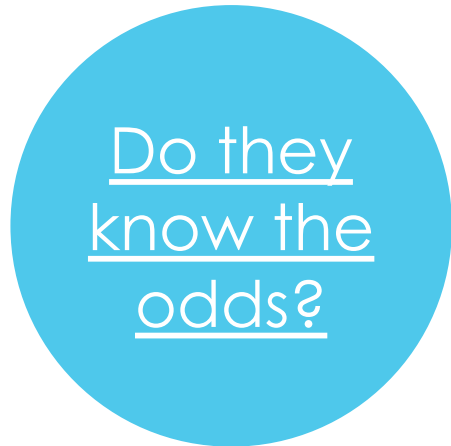
Radius Choice® a disability income insurance policy from Massachusetts Mutual Life Insurance Company (MassMutual), can replace a portion of your income – including bonuses and commissions – with tax-free benefits, should you become too sick or injured to work for an extended period of time.

Talk to a financial professional today about protecting your income with Radius Choice.

\$ 7,875,414
VALUE OF YOUR INCOME

NOT FOR USE IN NEW MEXICO.

It won't happen to me...



KNOW THE ODDS

1 in 225
Odds of an IRS audit¹

1 in 20
Odds of being a victim of identity fraud²

1 in 5
Odds of being involved in a serious car crash³

1 in 4
Odds of a 20 year old becoming disabled before reaching age 67⁴

Odds are, Disability Income Insurance is one of the most important types of insurance you can buy. Let MassMutual® help you get there.

1 Treasury inspector general for tax administration, Trends in Compliance Activities Through Fiscal Year 2019, March 12, 2021.

2 Javelin's 2020 Identity Fraud Study: Genesis of the Identity Fraud Crisis.

3 AAA Foundation for Traffic Safety. 2020 Traffic Safety Culture Index.

4 Social Security Administration, Fact Sheet, 2022.



Perspectives on disability

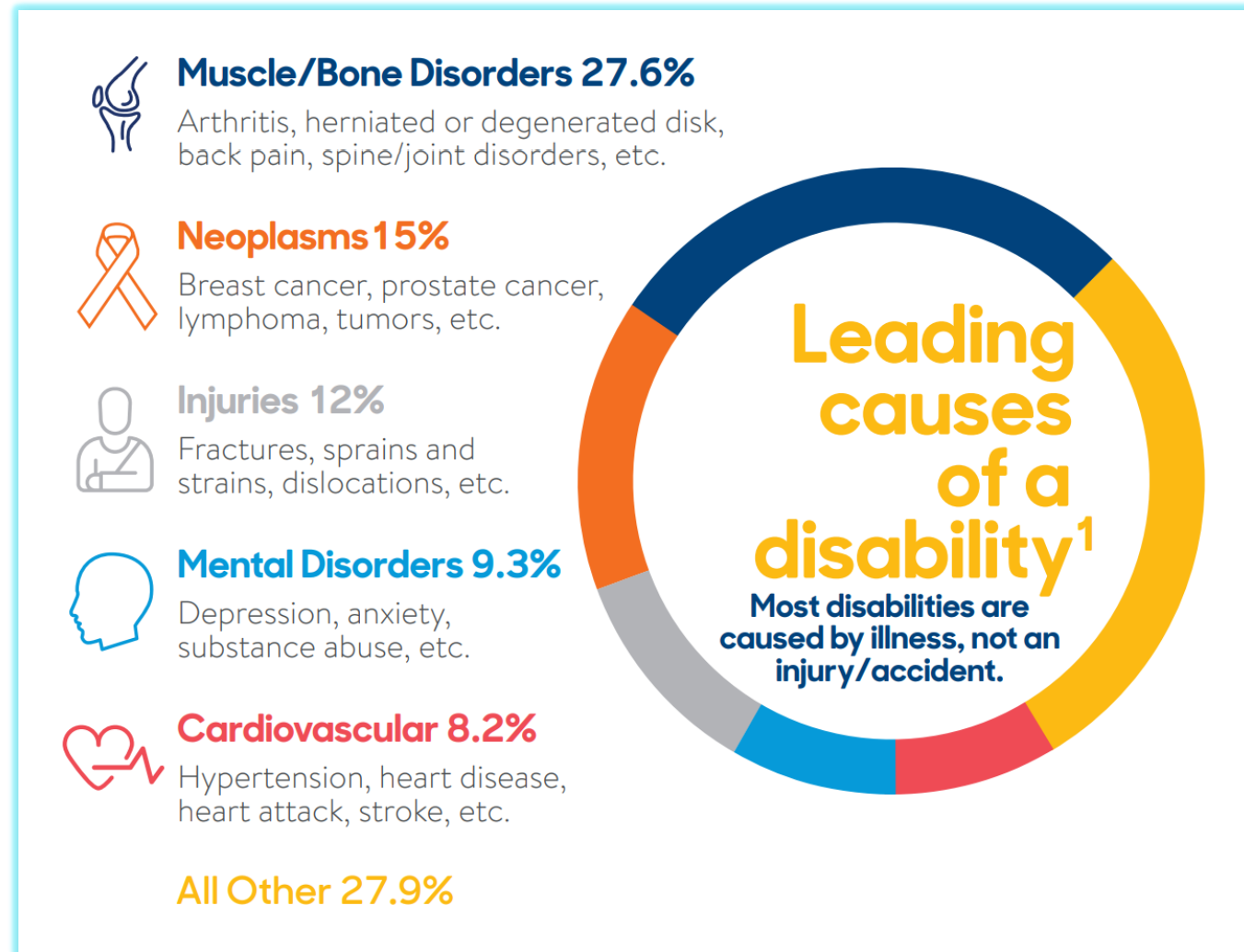
Most common
cause of a
disability¹



¹ Integrated Benefits Institute, Health and Productivity Benchmarking, 2019 Long Term Disability, September 10, 2020.



Perspectives on disability



¹ Integrated Benefits Institute, Health and Productivity Benchmarking, 2019 Long Term Disability, September 10, 2020.

Common client questions

- How do I **qualify** for benefits?
- **How much** benefit will I receive?
- **When** will I begin to receive benefits?
- **How long** will benefits last?
- What if I return to **work part time**?





Module 1

Overcoming Objections

The Big 4

Objections



- It won't happen to me
- It's too expensive
- I have it at work
- I have other ways to pay the expenses

The Big 4

Comparing Annual Costs



\$763¹



\$839²



\$1,020³



\$867⁴



¹ Source: Fastfoodmenuprices.com 10/2020. Daily large coffee at Dunkin' Donuts — \$2.09 per day.

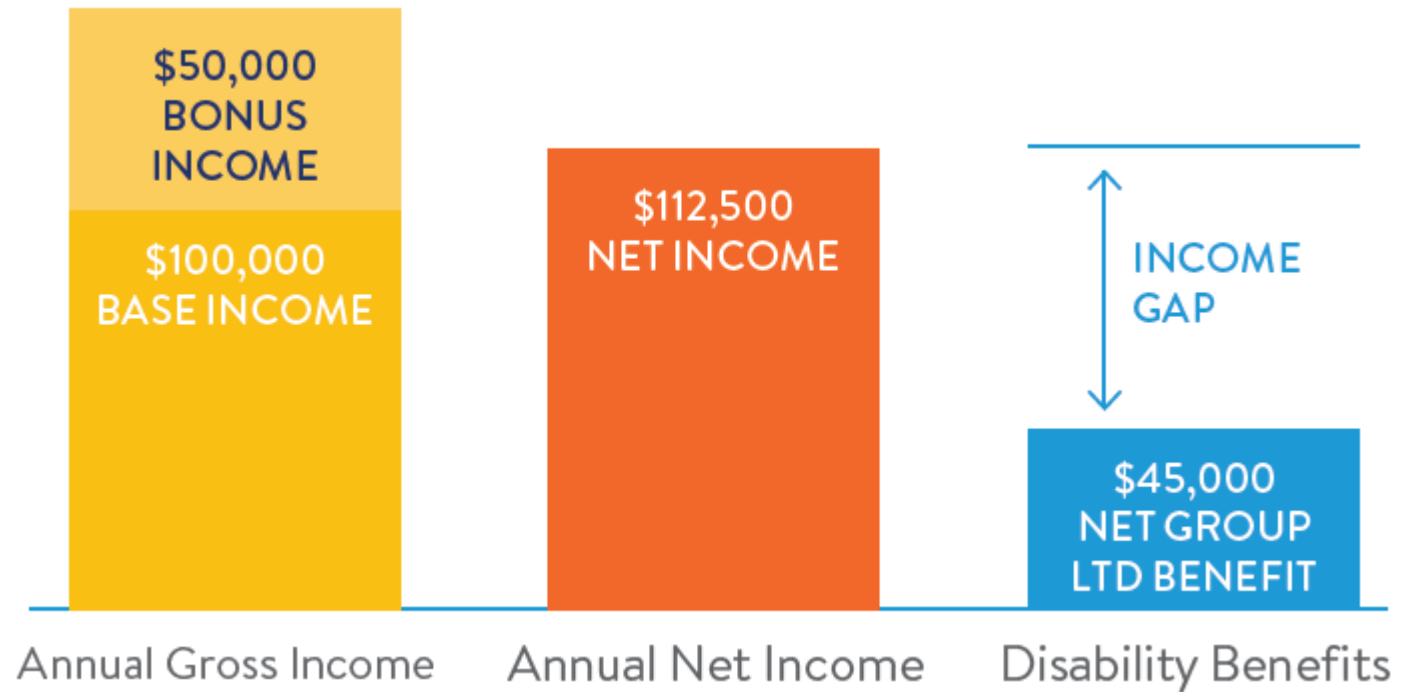
² Source: DirectTV.com 10/2020. XTRA package with DirectTV — \$69.99 per month.

³ Source: Sprint 10/2020. Magenta Plus Plan — \$85.00 per month.

⁴ Male age 30, Radius Choice 4A occ class, 90 day waiting period, benefit period to age 65, \$4,050 monthly total disability benefit. Annual premium for Female client with same assumptions: \$1,363.

Understanding the DI GAP

Reducing the gap



The DI Gap is the difference between current net income and the disability benefits clients would receive if they became disabled. Above chart assumes a 25% tax rate and a Group LTD plan paid for by the employer that provides 60% to \$5,000 per month. Individual disability income insurance does not coordinate with group long term disability coverage. Claim decisions are rendered independent of each other.

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Understanding GLTD

Group Long Term Disability

GLTD insurance is an income replacement program that financially protects you and your family in the event you become disabled and are unable to perform the material and substantial duties of your job.

- May not include bonuses
- May not include commissions
- Usually not portable
- Typically has weaker contract language than an individual policy
- GLTD plans typically discriminate against higher income earning professionals due to the cap amounts

For most employees, the GLTD benefit is taxable.



- When the employer pays premiums, disability benefits paid are taxable to the employee.
- Many employees would receive a disability benefit = to half their salary.

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Company Announcement



Starting today – 55% pay cut



In 6 months – No health insurance benefit must pay COBRA premiums (\$21,243 annually on average)¹



Starting tomorrow – No 401k contributions allowed



Starting tomorrow – Cannot leave your job or find a new one

¹ Kaiser Family Foundation - 2020 Employer Health Benefits Survey – October 2020.

Becoming Disabled



With Group Long Term Disability (GLTD)



Typically group plans cover around 60% of income. After taxes that equates to about 45% of salary and may not cover bonus or incentive compensation.



Group medical benefits are typically terminated by the employer after 6 months of a disability.



You will not be able to contribute to your 401k because you no longer have earned income.



You won't be able to go back to work because of your health.



Module 1

Simplify

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

Disability Insurance Product:	MassMutual Radius Choice®
Annual Premium:	\$2,479.51
Annual Disability Benefit¹:	\$84,000 with COLA 3.00% ²
Elimination Period	90 days
Benefit Period:	to Age 65
Contract State	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.

¹ The disability benefit is a monthly benefit. The benefit is shown as annual for illustrative purposes only.

² 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 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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	Brokerage Account			Premium Savings	Brokerage Account		Disability Policy				
	Taxable Brokerage Account Value Beg of Year		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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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				
			Taxable Brokerage Account Value Beg of Year	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)
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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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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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)		DISABLED - WITH DISABILITY INSURANCE (DI)				
		Brokerage Account Value End of Year (6.00%)	Brokerage Account			Premium Savings	Brokerage Account Value	Disability Policy	Annual Premium Cost (Waived during disability)	Income from Disability Insurance Policy	Lost Savings from Premium Payments (6.00%)		
		(1)	Brokerage Account Value Beg of Year (2)	Taxable Distributions to Replace Income (20.00%) (3)	Net Income (4)	Brokerage Account Value End of Year (6.00%) (5)	Annual Premium Savings (6)	Premium Account Savings Balance End of Year (6.00%) (7)	Brokerage Account Value Beg of Year (8)	Brokerage Account Value End of Year (6.00%) (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	1,921,522	221,657	0	0	234,957	2,480	255,244	1,812,756	1,921,522	2,480	0	(255,244)
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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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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	Brokerage Account		Premium Savings		Brokerage Account		Disability Policy				
	Taxable Brokerage Account Value Beg of Year		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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	Brokerage Account			Premium Savings	Brokerage Account	Disability Policy	Annual Premium Cost (Waived during disability)	Income from Disability Insurance Policy	Lost Savings from Premium Payments (6.00%)		
		(1)	Brokerage Account Value Beg of Year (2)	Taxable Distributions to Replace Income (20.00%) (3)	Net Income (4)	Brokerage Account Value End of Year (6.00%) (5)	Annual Premium Savings (6)	Premium Account Savings Balance End of Year (6.00%) (7)	Brokerage Account Value Beg of Year (8)	Brokerage Account Value End of Year (6.00%) (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	1,921,522	221,657	0	0	234,957	2,480	255,244	1,812,756	1,921,522	2,480	0	(255,244)
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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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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	Brokerage Account			Premium Savings	Brokerage Account		Disability Policy				
	Taxable Brokerage Account Value Beg of Year		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	2,480	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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)		DISABLED - WITH DISABILITY INSURANCE (DI)				
		Brokerage Account Value End of Year (6.00%)	Brokerage Account			Premium Savings	Brokerage Account Value	Disability Policy	Annual Premium Cost (Waived during disability)	Income from Disability Insurance Policy	Lost Savings from Premium Payments (6.00%)		
		(1)	Brokerage Account Value Beg of Year (2)	Taxable Distributions to Replace Income (20.00%) (3)	Net Income (4)	Brokerage Account Value End of Year (6.00%) (5)	Annual Premium Savings (6)	Premium Account Savings Balance End of Year (6.00%) (7)	Brokerage Account Value Beg of Year (8)	Brokerage Account Value End of Year (6.00%) (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	1,921,522	221,657	0	0	234,957	2,480	255,244	1,812,756	1,921,522	2,480	0	(255,244)
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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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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	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	1,921,522	221,657	0	0	234,957	2,480	255,244	1,812,756	1,921,522	2,480	0	(255,244)
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

1,666,277

12) By Year 35

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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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	Brokerage Account		Premium Savings		Brokerage Account		Disability Policy				
			Taxable Brokerage Account Value Beg of Year	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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	Brokerage Account			Premium Savings	Brokerage Account		Disability Policy				
	Taxable Brokerage Account Value Beg of Year		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	62,067	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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)		DISABLED - WITH DISABILITY INSURANCE (DI)				
		Brokerage Account Value End of Year (6.00%)	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	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	1,921,522	221,657	0	0	234,957	2,480	255,244	1,812,756	1,921,522	2,480	0	(255,244)
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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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	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (6.00%)	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	1,921,522	221,657	0	0	234,957	2,480	255,244	1,812,756	1,921,522	2,480	0	(255,244)
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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Join our last DIAM webinar on Wednesday at 2 p.m. ET

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