

Overview

MaxElect12 is MassMutual's premier multi-life contract, exclusively for multi-life cases with a Guaranteed Standard Issue (GSI) offer. MaxElect12 can be used on cases with all GSI coverage or cases with a combination of GSI and fully underwritten coverage. MaxElect12 is extremely flexible, with policy design options to meet the coverage and budget objectives of employers and their employees.

MaxElect12 is available in Connecticut, Delaware, District of Columbia, Montana, North Dakota and South Dakota.

MaxElect12 is not available in California. Radius 12 must be used for Guaranteed Standard Issue business.

General Information

MaxElect12 underwriting options include a Guaranteed Standard Issue offer, individually underwritten or a combination of both. The guidelines for an employer-paid Guaranteed Standard issue offers typically require 5+ lives with underlying Group LTD or 10+ eligible lives, and for voluntary cases, 50+ eligible lives in a target market or 75+ eligible lives. The following business markets provide a terrific opportunity for Guaranteed Standard Issue (GSI) offers:

- Corporate Executives – All Industries
- Middle Management
- Business Services
- Law Firms
- Architects
- Engineers
- High-Tech / Bio-Tech
- Advertising Firms
- Accountants
- Bank Executives / Financial Services Executives
- Incomes of \$75,000 or more
- 3A, 4A and 5A occ classes

Optional Riders

Rider attachment is subject to MassMutual's rules and regulations in effect when application is made. The following riders are available at an additional cost for MaxElect12:

- **ABI** – Automatic Additional Benefit Increase
- **CAT** – Catastrophic Disability Benefit Rider
- **COLA** – Cost of Living Adjustment Rider 3%
- **EPR** – Extended Partial Disability Benefits Rider
- **FIO** – Future Insurability Option Rider
- **GSR** – Group Supplement Disability Benefits Rider
- **OWN OCC** – Own-Occupation Rider
- **Partial** – Partial Disability Benefits Rider
- **RGR** – RetireGuard® Rider
- **SIR** – Social Insurance Rider
- **STR** – Short Term Disability Benefits Riders

Non-cancelable, Guaranteed Continuable to Age 65

The policy is non-cancelable, guaranteed continuable to age 65. It is conditionally renewable after age 65 and can be annually renewed until the policy anniversary on or next following the insured's 75th birthday, if the insured qualifies financially using current issue and participation limits, is working 30 hours per week and is not disabled.

Pre-Existing Condition Limitation (PECL)

MassMutual has several MaxElect12[®] PECL options for multi-life business to better match the employer's current Group LTD plan. In addition to the option of including no PECL, there is a 12/12 (included in the base MaxElect12 policy), a 6/12 and 3/12 PECL option. Regardless of which PECL option selected, a condition shall no longer be considered a pre-existing condition if it causes a disability which begins after a period of 12 consecutive months from the policy's effective date. Please note, with the PECL, an employee's coverage will be limited if there are any pre-existing conditions within the chosen period timeframe. See DI1075 for more details.

Definition of Total Disability

The Insured is totally disabled when he/she cannot perform the main duties of his/her occupation due to an injury or sickness, and is not working in any other occupation. The Insured must be under a doctor's care. The disability must begin while the Policy is in-force.

Issue Age

Age 18-64

Right to Apply for Additional Benefits

Additional benefits can be applied for at any time while the policy is in-force and the insured is not disabled. A new application and proof of medical and financial insurability is required.

Additional benefits applied for will be added to the existing in-force policy as long as the policy series is available in the contract state. If it is not available, we will provide a new policy based on the current policy series being offered in the insured's contract state at the time of application for additional benefits.

To apply for additional benefits, the insured must qualify for a minimum of \$100 of additional monthly benefit, or the minimum benefit amount under our current product offering at time of application, if different.

Premiums based on the insured's attained age, current occupation class and rates, and our published underwriting limits in effect at the time of application for additional benefits.

The maximum amount of additional benefit that can be purchased is subject to the published issue and participation limits in effect at the time of application for additional benefits.

Making a Claim

A written notice describing the insured's disability should be sent to our home office. Send it within 20 days after the disability occurs or as soon as is reasonably possible. Any delay in giving notice will not affect the right to any benefits for the six months before the date the notice was given.

After we receive notification of the insured's disability, we will send the appropriate claim forms. If the claim forms are not received within 15 days after the original disability notification, write us a letter of claim. The letter of claim should state the cause of the disability and the insured's present situation.

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LTC Endorsement

While this policy is in-force, 2% of total (cumulative) premium paid on a MassMutual disability income policy is used as a credit towards first-year MassMutual LTCi premium. The credit will equal 2% of premiums paid, premiums waived and the policy fee. The insured does not need to surrender his/her DI policy in order to buy a long term care policy. Both policies can be maintained in-force. This endorsement is not available in CT, FL, ND or TX.

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