



Starting professional program

MassMutual® makes it easier to protect a portion of your income while you get your career off the ground.

You've made an investment in yourself. And if you are like most young professionals, you are looking forward to having that investment pay off. But what would happen if you became too sick or hurt to work? Since you are just getting your career started, your ability to generate an income may be considered your most important asset. As such, Massachusetts Mutual Life Insurance Company (MassMutual) makes it easy for you to help protect a portion of your income with disability (DI) income insurance.

Individual disability income insurance is a personal protection solution available to you that can help you replace a portion of your income — including bonuses and commissions — should you become too sick or hurt to work.

Starting Professional Program

Through our Starting Professional program, certain applicants in their final stages of training, or in the first two years of professional practice, may be eligible for special issue limits based on anticipated

income. The “first 2 years limits” are available to starting professionals during their first two years in professional practice or within 180 days before completion of their residency or fellowship (medical/dental specialties) or graduation programs for all other starting specialties.

All limits will be offset by any existing coverage in-force or applied for, however Group Long Term Disability (GLTD) coverage will not be considered when determining the amount of available coverage for physicians and dentists applying under the Starting Professional Program during their first year in professional practice. GLTD should be included on the application as total inforce and applied for coverage cannot exceed our published Maximum Issue and Participation Limits. Or we can consider using a signed employment contract using their new salary up to 180 days before the actual start date when determining the eligible monthly benefit amount — proof of contract is required and we will offset for any GLTD.

Subject to underwriting review.

**DISABILITY INCOME INSURANCE
STARTING PROFESSIONAL PROGRAM ISSUE LIMITS**

Specialty	Radius Choice®	Catastrophic Disability Benefit Rider (CAT) ¹	RetireGuard® Rider (RGR) ²	Business Overhead Expense Rider (BOE) ³	Disability Buy-Sell ⁴
Actuary					
First 2 years	\$4,500	\$4,500	\$750	\$12,500	\$250,000
Student (final year)	\$2,500	\$2,500	\$250	N/A	N/A
Architect					
First 2 years	\$4,500	\$4,500	\$750	\$12,500	\$250,000
Student (final year)	\$2,500	\$2,500	\$250	N/A	N/A
Attorney					
First 2 years	\$4,500	\$4,500	\$750	\$15,000	\$500,000
Senior year law students	\$2,500	\$2,500	\$250	N/A	N/A
Paralegal	\$2,500	\$2,500	\$250	N/A	N/A
Paralegal Student (final year in Master's degree program)	\$1,500	\$1,500	\$250	N/A	N/A
Computer/Information Technology (Degreed)					
First 2 years	\$4,500	\$4,500	\$750	N/A	N/A
Student (final year)	\$2,500	\$2,500	\$250	N/A	N/A
CPA					
First 2 years	\$4,500	\$4,500	\$750	\$12,500	\$250,000
Accounting Student (final year)	\$2,500	\$2,500	\$250	N/A	N/A
CRNA					
First 2 years	\$4,000	\$4,000	\$750	N/A	N/A
Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Dentist					
DDS, first 2 years in specialty	\$6,000	\$6,000	\$1,000	\$15,000	\$500,000
DDS, first 2 years in general	\$5,000	\$5,000	\$1,000	\$15,000	\$500,000
Dental resident/intern	\$4,000	\$4,000	\$750	N/A	N/A
Dental student (final year)	\$2,500	\$2,500	\$250	N/A	N/A
Doctor M.D., D.O.					
First 2 years	\$7,500	\$7,500	\$1,000	\$15,000	\$500,000
2nd through last year resident	\$5,500	\$5,500	\$1,000	N/A	N/A
First year resident	\$5,500	\$5,500	\$1,000	N/A	N/A
Interns	\$3,000	\$3,000	\$500	N/A	N/A
3rd & 4th year medical student	\$2,500	\$2,500	\$250	N/A	N/A
Economist/Statistician					
First 2 years	\$4,500	\$4,500	\$750	\$12,500	\$250,000
Student (final year)	\$2,500	\$2,500	\$250	N/A	N/A
Engineer					
First 2 years	\$4,500	\$4,500	\$750	\$12,500	\$250,000
Student (final year)	\$2,500	\$2,500	\$250	N/A	N/A

**DISABILITY INCOME INSURANCE
STARTING PROFESSIONAL PROGRAM ISSUE LIMITS (CONTINUED)**

Specialty	Radius Choice®	Catastrophic Disability Benefit Rider (CAT) ¹	RetireGuard® Rider (RGR) ²	Business Overhead Expense Rider (BOE) ³	Disability Buy-Sell ⁴
Nurse Practitioner					
First 2 years	\$4,000	\$4,000	\$750	\$5,000	N/A
Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Optometrist					
First 2 years	\$4,000	\$4,000	\$750	\$12,500	\$250,000
Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Pharmacist					
First 2 years	\$4,500	\$4,500	\$750	N/A	N/A
Senior pharmacy students	\$2,500	\$2,500	\$250	N/A	N/A
Physician Assistant					
First 2 years	\$4,000	\$4,000	\$750	\$5,000	N/A
Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Physical Therapist (DPT)					
First 2 years	\$3,000	\$3,000	\$500	N/A	N/A
Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Podiatrist					
First 2 years	\$4,000	\$4,000	\$750	\$10,000	\$250,000
Residents & Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Psychologist (PHD)					
First 2 years	\$4,000	\$4,000	\$750	\$10,000	\$250,000
Residents & Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Scientist (Master's Degree or PHD)					
First 2 years	\$4,000	\$4,000	\$750	N/A	N/A
Student (final year)	\$2,000	\$2,000	\$250	N/A	N/A
Senior MBA					
	\$2,000	\$2,000	\$250	N/A	N/A
Veterinarian					
First 2 years	\$4,500	\$4,500	\$750	\$12,500	\$250,000
Senior veterinary students	\$3,000	\$3,000	\$500	N/A	N/A

¹ CAT rider available at an additional cost. CAT Rider provides benefits that cover up to 100% of pre-disability earned income when combined with base policy. The rider provides benefits if the insured suffers: 1) a Presumptive Disability as defined by the policy, 2) the inability to perform two Activities of Daily Living (ADLs), or 3) a severe cognitive impairment. (Total disability is required for #2 and #3).

² RetireGuard rider available at an additional cost. RGR can help replace an amount equal to the retirement plan contributions (including both the employee's and employer's contributions) that would have been made to a client's eligible defined contribution plan if he/she had not become disabled. It is not a retirement plan, nor a substitute for one.

³ Fifteen employees or less. Product not available in MA.

⁴ Product not available in CA and MA.

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.

Products are subject to state availability.

Radius Choice (policy form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain states including North Carolina is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Business Overhead Expense [Policy Form BOE-99 and BOE-99(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Disability Buy-Sell [Policy Form Bsell-00 and Bsell-00(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Policies have exclusions and limitations. For costs and complete details of coverage, call your agent or MassMutual at 1-800-272-2216 for referral to an agent.

