

## Disability Income (DI) Insurance

# A Tale of Two Incomes

It's easy to get caught up in focusing on how you can make more money in your career. But what would happen to that income if you became too sick or hurt to work? DI insurance may be the solution.

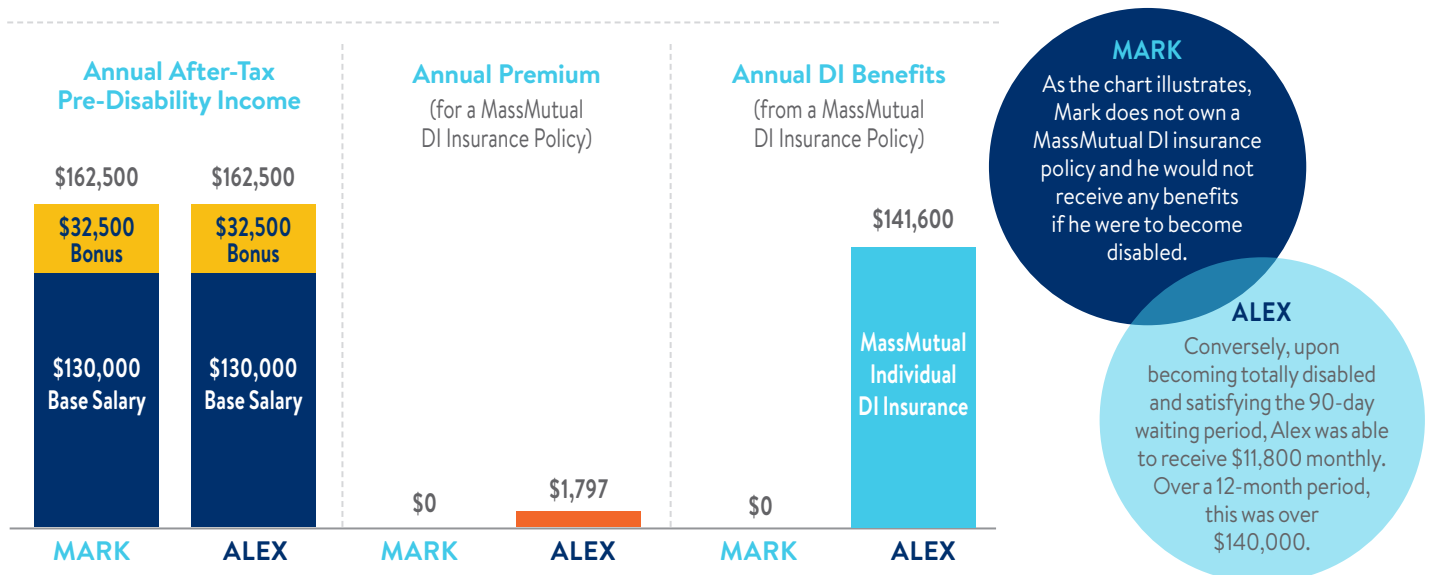
Individual DI insurance is essential, personal protection that can help replace a portion of your income — including bonuses and commissions — should you become disabled for an extended period of time.

To demonstrate the value of owning a MassMutual® individual DI insurance policy, let's look at a hypothetical example of two professionals: **Mark** and **Alex** are both age 30, each make a total of \$162,500 annually (after-tax) and neither have Group Long Term Disability (GLTD) coverage through their employer.

**Mark** does not own an individual DI insurance policy. Alex, however, has chosen to use \$1,797 (less than 2% of his \$130,000 after-tax base salary) to purchase an individual DI insurance policy with a monthly total disability benefit of over \$11,000.

Now let's see how each income is affected if **Mark** and **Alex** were to become too sick or hurt to work.

### A TALE OF TWO INCOMES



**Assumptions:** 3% tax bracket, male age 30, Radius Choice 5A/3 occ class, 90-day waiting period, benefit period to age 65, \$11,800 monthly total disability benefit. Policy provides coverage for a portion of both salary and bonus. Alex is totally disabled during the waiting period and remains totally disabled.

The sample rate shown is for a male. DI insurance costs for a woman using the same parameters are **\$2,718**. In Montana, unisex rates apply.

**NOT FOR USE IN CALIFORNIA, FLORIDA, NEW MEXICO, OR NEW YORK.**

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**Renewability, Cancellability and Termination:** This policy is Non-Cancellable until the Policy Anniversary on or next following the Insured's 65th birthday. During that time, we cannot change the premiums or cancel the Policy unless requested by you, and, as long as premiums are paid on time, we will continue coverage. Thereafter, the policy is Conditionally Renewable until the policy anniversary on or next following the Insured's 75th birthday as long as the Insured is Actively at Work and is not Disabled. We can change the premiums while this policy is Conditionally Renewable.

### **The Policy also sets forth certain limits.**

**Waiting Period:** The Policy does contain a Waiting Period. This is the period immediately following the start of Disability during which benefits do not accrue.

**Medical Examination:** A medical examination may be required to apply for the Policy depending on the amount of monthly total disability benefit being requested.

**Exceptions, Reductions and Limits of the Policy:** The Maximum Benefit Period is 24 months for each period of Disability caused or contributed to by a Mental Disorder. (Not applicable in VT). This 24 month limitation will not apply if the Maximum Benefit Period Endorsement is part of your policy.

The Policy does not provide any benefit for any Disability:

- during a period of legal incarceration in a penal or correctional institution of more than 7 days or during a period of legal detention of more than 7 days (Not applicable in ND). Also, this time does not apply for completion of the Waiting Period.
- sustained during declared war or undeclared war or act of war.
- sustained during participation in a riot or insurrection.
- caused by any intentionally, self-inflicted Injury (Not applicable in MT).
- sustained during the Insured's commission of, or attempt to commit, a felony under local, state or federal law, or while engaged in an illegal occupation (in MT: to which a contributing cause was the Insured's commission of, or attempt to commit, a felony or to which a contributing cause was the Insured's being engaged in an illegal occupation).
- that results from, or is contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description.

The Policy does contain a provision which may not cover a Disability which is traceable to a condition existing prior to the effective date of the Policy.

There may be other exclusions or limitations associated with riders or endorsements if any are attached to your policy.

Radius Choice (policy form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain state including North Carolina) is a disability income insurance policy issued by **Massachusetts Mutual Life Insurance Company**, Springfield, MA 01111-0001. This policy has exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

