

1099 Employee Underwriting Guidelines

Disability Income Insurance Underwriting

New self-employed 1099 contractors with work experience in the same occupation may qualify for individual Disability Income insurance based on their historical W-2 earnings.

- Must be self-employed within the past 12 months in similar occupation.
- Must be actively at work a minimum of 30 hours per week.
- Must submit the most recent W-2 or paystub with year-to-date figure.

For these instances, MassMutual will use a percentage of the most recent W-2 earnings to determine the eligible monthly benefit amount for new 1099 contractors.

Physicians and Dentists	All Other Occupations
80%	75%
of the prior W-2 earnings	of the prior W-2 earnings

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MassMutual reserves the right to change the guidelines at any time.

Radius Choice (policy form #XLIS-RC-15 et al., XLIS-RC-16(FL), and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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