

# Build a strong FOUNDATION for financial protection

Consider having these four types of insurance policies in place. They'll go a long way toward protecting you and your loved ones.



## Life Insurance

Life insurance helps **protect your loved ones after you're gone** by providing death benefit. Many employers offer life insurance as a benefit and you should take advantage of its availability. Consider purchasing additional life insurance coverage on your own.



## Health Insurance

Health insurance covers a portion of the cost associated with your **medical, mental health, and prescription drug expenses**. While it's most common to enroll in this type of coverage through an employer, you can also purchase health insurance on your own.



## Group Long-term Disability Insurance (GLTD)

Offered through your employer, this type of insurance **replaces a portion of your income** should you become too sick or hurt to work. GLTD benefits are often taxable, so consider purchasing individual disability income insurance to bridge any resulting income gaps.



## Property and Casualty Insurance

These types of insurance provide coverage for physical assets — think **cars, homes, and other belongings**. It may also provide coverage when you're legally responsible for another person's property or injuries. Certain coverages may be required by law or lender.



**Financial wellbeing starts with knowledge you can trust.  
For more than 170 years, we've been guided by a single purpose:  
to help people secure their future and protect the ones they love.**

Individual disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have exclusions and limitations.

Individual disability income insurance does not coordinate with your group long term disability coverage. Claim decisions are rendered independent of each other.

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