



Sharing Our Success: A Case Study

Protecting an Attorney's Most Valuable Asset: Radius Choice® Disability Income Insurance

CLIENT BACKGROUND

Conor, 26, is an **Attorney** who is single and looking for an affordable way to help protect his income in case of a disability. He rents an apartment, has college debt and no retirement savings. He's concerned about inflation and interested in an option to protect future income increases.

Occupational Class: 5A/5

Total Annual Income: \$125,000

PRESENTING OPTIONS

OPTION 1	Monthly Benefit	Annual Premium
Total Disability Benefit	\$6,200	\$764.71
Extended Partial Rider (EPR) ¹	\$6,200	\$191.58
Cost of Living Adjustment Rider (COLA)	-	\$156.71
Catastrophic Disability Benefit Rider (CAT)	\$4,217	\$66.73
Future Insurability Option Rider (FIO)	\$13,800	\$141.96
Maximum Benefit Period Endorsement (MBPE) ²	-	\$159.44

Maximum Benefit Period - to Age 65
 Waiting Period³ - 90 days
 Payment Type - Level Premium
 Monthly Premium - **\$127.96**

OPTION 2	Monthly Benefit	Annual Premium
Total Disability Benefit	\$6,200	\$764.71
EPR ¹	\$6,200	\$157.17
Benefit Increase Rider (BIR)	-	-

Maximum Benefit Period - to Age 65
 Waiting Period³ - 90 days
 Payment Type - Level Premium
 Monthly Premium - **\$79.59**

OPTION 3	Monthly Benefit	Annual Premium
Total Disability Benefit	\$3,100	\$280.18
EPR ¹	\$3,100	\$50.69
CAT	\$4,217	\$54.72
FIO	\$9,300	\$50.55

Maximum Benefit Period - 5 year
 Waiting Period³ - 90 days
 Payment Type - Level Premium
 Monthly Premium - **\$37.56**

SOLUTIONS

- Options 1 and 2 can help Conor protect his income with total or partial disability to age 65.
- Option 3 may be a more affordable option to help Conor protect his income by offering half of the maximum monthly benefit for five years.
- Tailored coverage with COLA, CAT, FIO and MBPE² (Option 1)
- Annual premiums are less than 2% of his salary.



We're here to help.

Now that you understand who to talk to about Disability Income Insurance (DI), let us help you take the next step and start the conversation with these marketing resources.



Check out our [Interactive Playbook](#) for more information on DI and access to our marketing materials specifically tailored for Attorneys.



Let us help you build your own marketing campaign with our [DI Marketing Engagement Strategy](#).



Visit our [DI Marketing Hub](#) for even more Disability Income Insurance resources including brochures, infographics and educational videos.

You can count on MassMutual Strategic Distributors to provide the support you need, including training, sales ideas and illustrations. Reach out to your **DI Managing Directors** and Internal Wholesalers today or contact the DI Sales Desk at 1-800-601-9983.

Thank you for letting us help you grow your business.

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¹ Required in California.

² The MBPE is not available to all occupations and is subject to home office approval, except in VT where it is required by state law on all policies with a Benefit Period greater than 2 years. MBPE is not available in CA.

³ Elimination Period in CA and FL.

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.

