

**MassMutual**



# The Medical/ Dental Playbook

Interactive Playbook for individual  
Disability Income insurance (DI)

FOR FINANCIAL PROFESSIONALS.  
NOT FOR USE WITH THE PUBLIC.

# Interactive Playbook

*Click links to access content easily*

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# Why DI

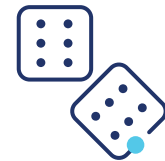
Income, when viewed over an entire career, will most likely be your client's single biggest asset. It is the source of funding today and every day for the rest of their lives. Income will pay for a lifetime of purchases, both large and small; it will fund the hopes, needs, and dreams for them and their loved ones. Without income, the ability to fund the future they envisioned would be in jeopardy. With so much income at stake, it's important to help clients protect it.

## Perception

My house and car are MORE VALUABLE than my income.



I'll take my CHANCES



I will pay for it out of SAVINGS

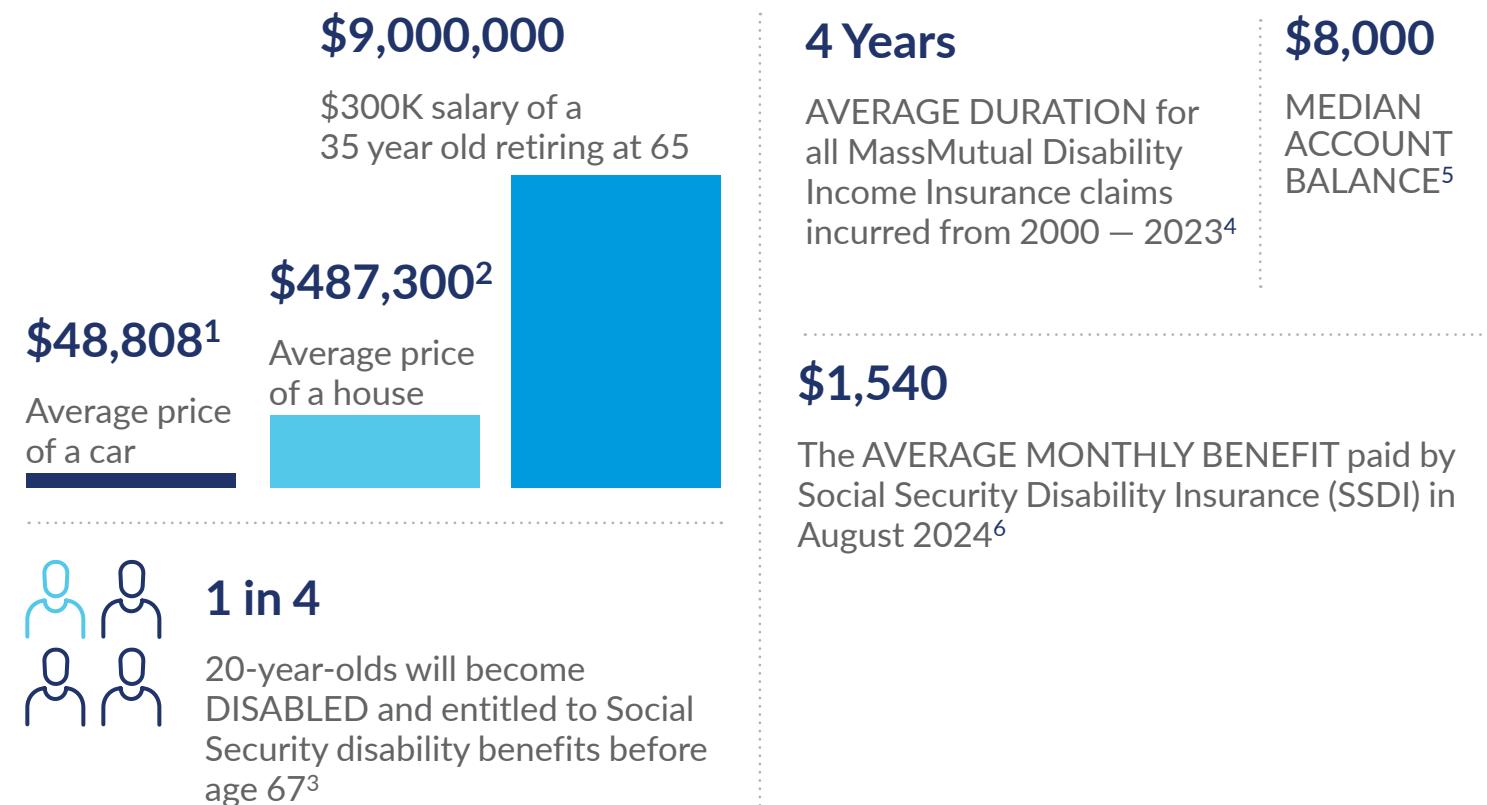


SOCIAL SECURITY will pay



For too many people what they see isn't actually how it is. And when it comes to a disability, perception is not reality. As a result, many people do not protect their income.

## Reality



<sup>1</sup> Kelley Blue Book, June 2023.

<sup>2</sup> Census Bureau, May 2023.

<sup>3</sup> Social Security Administration, Fact Sheet, 2024.

<sup>4</sup> MassMutual Claims Department.

<sup>5</sup> Median balance of transaction accounts, which include savings, money market, call accounts and pre-paid debit cards; Federal Reserve Board - Survey of Consumer Finances, Changes in U.S. Family Finances from 2019 to 2022; October 2023

<sup>6</sup> Social Security Administration, Monthly Statistical Snapshot, August 2024

# Why MassMutual

MassMutual® was founded on May 15, 1851. And as a mutual company, we operate for the benefit of our members and participating policyowners.

We manage the company with a focus on their long-term interests and are not subject to the expectations of Wall Street analysts or stockholders.

Throughout our history, this focus on the long-term has helped us provide financial and retirement security to millions of people.

## Strong financial strength ratings

Our success is reflected in our financial strength ratings,<sup>7</sup> which are among the highest of any company in any industry.

**A++ SUPERIOR**  
A.M. Best Company

**AA+ Very Strong**  
Fitch Ratings

**Aa3 High Quality**  
Moody's Investment Service

**AA+ Very Strong**  
Standard & Poor's



As of December 31, 2023  
MassMutual:

Had nearly  
**\$1,008 Billion**  
of life insurance protection in force

Had nearly  
**\$34.5 Billion**  
of total adjusted capital<sup>8</sup>

## Dividends

One of the many benefits of purchasing a disability income insurance policy from MassMutual is the opportunity to receive dividends.<sup>9</sup>

MassMutual's eligible participating policies may receive an equitable share of the company's divisible surplus as a dividend each year. Divisible surplus is primarily the result of the Company's favorable operating experience with respect to claim payments, investment results, and expenses.

From 2004–2023,  
MassMutual paid over  
**\$355 million** in dividends  
on eligible participating  
disability income policies.<sup>10</sup>

<sup>7</sup> Ratings are as of 7/1/2024 and apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.

<sup>8</sup> Consolidated statutory results of Massachusetts Mutual Life Insurance Company and its U.S.-domiciled life insurance subsidiaries: C.M. Life Insurance Company (C.M. Life), MML Bay State Life Insurance Company (MML Bay State), and MassMutual Ascend (f/k/a Great American Life Insurance Company), as well as key investment subsidiaries and operations, as of December 31, 2023.

<sup>9</sup> Dividends are not guaranteed.

<sup>10</sup> Includes dividends paid on all disability income insurance policies offered by MassMutual.

# Why Radius Choice?

Radius Choice is our premier individual disability income insurance (DI) for physicians and dentists. It provides a monthly benefit to replace a portion your client's income if they become too sick or hurt to work for an extended period of time.

By choosing Radius Choice, your clients can feel confident they are purchasing one of the strongest disability income insurance policies in the industry from a well respected, financially strong company.

Your clients may benefit from these valuable features of Radius Choice:



Individually owned



Dividend-eligible<sup>11</sup>



Fully portable



Non-cancelable to age 65<sup>12</sup>



Customizable<sup>13</sup>



Strong definition of total disability



Extended Partial Disability Benefits Rider (EPR)<sup>13, 14</sup>



Can supplement group long term disability coverage already in place<sup>15</sup>



Bonuses and incentive income can be included in covered earnings

<sup>11</sup> Dividends are not guaranteed.

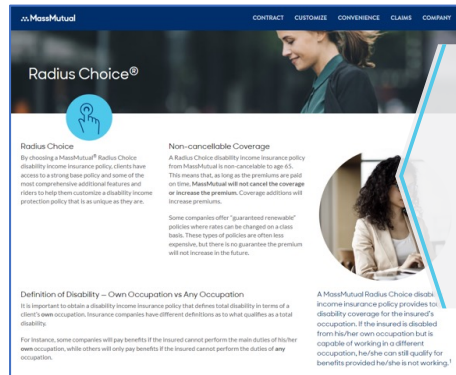
<sup>12</sup> Provided premiums are paid on time.

<sup>13</sup> Riders are available at an additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost.

<sup>14</sup> The Extended Partial Disability Benefits Rider is required in California.

<sup>15</sup> This individual disability income insurance does not coordinate with your client's group long term disability coverage. Claim decisions are rendered independent of each other.

# Why Radius Choice? (Continued)



## MICROSITE RADIUS CHOICE ADVANTAGE MICROSITE

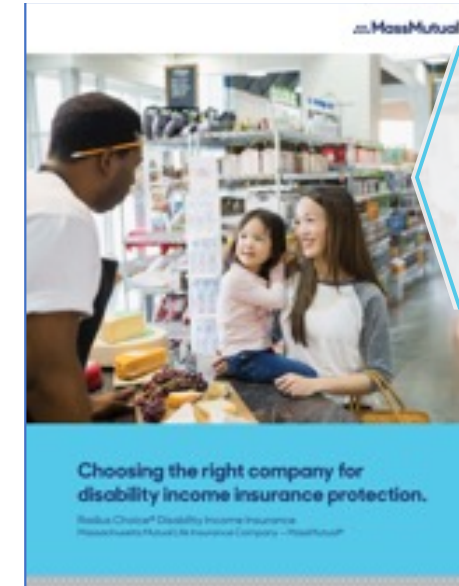
The Radius Choice Advantage Microsite provides you with the information you need to learn about and present the most popular features and programs Radius Choice has to offer.



## BROCHURE RADIUS CHOICE CLIENT GUIDE

With a Radius Choice disability income insurance policy, clients have access to a strong base policy and some of the most comprehensive additional features and riders<sup>13, 14</sup> to help them customize a disability income protection policy that is as unique as they are.

Use this with clients to explain the benefits and features of Radius Choice.



## BROCHURE CHOOSING THE RIGHT COMPANY

When it comes to disability income insurance, the company your clients choose can make all the difference, and here's why:

They may hold their policy for decades and will want to know that the company they choose will be there for them, should they need to claim benefits.

Use this brochure with clients to show them the differentiating features of Radius Choice.

<sup>13</sup> Riders are available at an additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost.

<sup>14</sup> The Extended Partial Disability Benefits Rider is required in California.

# DI Commissions

Selling DI allows you to do well while doing a lot of good for your clients.

You have the opportunity to earn substantial performance-driven income and the potential to create a lucrative career by incorporating DI into your practice.

**It Pays to Sell Disability Income Insurance (DI)**

1ST YEAR COMMISSION + RENEWAL + ENHANCED RENEWAL BONUS = TOTAL DI COMPENSATION

Level Premium	65%	Graded Premium	60%
1ST YEAR			
RENEWAL			
Policy Year	3	3-7	8-10
Renewal Rates	10%	5%	5%

**ENHANCED RENEWAL RATES: NON-NY**

Production Credit Tier	Policy Years 3 - 7	Policy Years 8+
0 - 9,999	0%	0%
10,000 - 19,999	4%	0%
20,000 - 39,999	9%	5%
40,000 - 59,999	11%	7%
60,000 - 79,999	13%	9%
80,000 - 119,999	14%	12%
120,000 +	17%	12%

**RENEWAL + ENHANCED RENEWAL BONUS: NON-NY**

Annual DI Production Credit Tier = \$5,000	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
Year 3	0%	0%	0%	0%	0%	0%	0%	0%	0%
Years 3 to 7	14%	14%	14%	14%	14%	14%	14%	14%	14%
Years 8 to 10	10%	10%	10%	10%	10%	10%	10%	10%	10%
Years 11+	7%	7%	7%	7%	7%	7%	7%	7%	7%

Production Credits based on Renewal Share of Premium net Commission.  
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**BROCHURE**  
**DI CAREER COMPENSATION**

**Don't Leave Money on the Table...**  
**Take advantage of the DI Career Renewal Production Bonus Program**

By producing just \$10k\* in Disability Income (DI) Insurance production credits, you could earn enhanced renewals beginning in year 3.

Example: 2020 production credits of \$30,000 and 2021 of \$40,000. Assumes all policies are non-NY and all pay a renewal premium. In 2023 the renewal premium from 2020 business would earn you 5% renewals plus 9% enhanced renewals.

Renewal premium from 2023 business would earn you 5% renewals plus 11% enhanced renewals.

Production Credits	2020	2021
Renewal 2020	\$6,300	\$8,400
Renewal 2021	\$8,400	\$11,200
Renewal 2022	\$11,200	\$14,933
Renewal 2023	\$14,933	\$19,911

**ENHANCED RENEWAL RATES**

Production Credits	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
\$0 - \$9,999	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$10,000 - \$19,999	4%	4%	4%	4%	4%	4%	4%	4%	4%
\$20,000 - \$39,999	9%	9%	9%	9%	9%	9%	9%	9%	9%
\$40,000 - \$59,999	11%	11%	11%	11%	11%	11%	11%	11%	11%
\$60,000 - \$79,999	13%	13%	13%	13%	13%	13%	13%	13%	13%
\$80,000 - \$119,999	14%	14%	14%	14%	14%	14%	14%	14%	14%
\$120,000 +	17%	17%	17%	17%	17%	17%	17%	17%	17%

**What are production credits?**

- Based on renewal share of first year premium (not the first year share, example below):  
Ex: FIP \$1,000, FIC split 50%/50%, Renewals split 75%/25% between agent A & B
- Production credits Agent A \$750, Agent B \$250
- Includes premium for new policies issued and placed and premium for coverage additions to existing policies.
- Production Credits do not equal Premiums.

\*Thresholds and rates vary for NY policies.  
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**BROCHURE**  
**CAREER RENEWAL PRODUCTION BONUS PROGRAM**

**Maximize Your DI Broker Compensation**  
Brokers: Take Advantage of the DI Broker Incentive Programs

**1 First-Year and Renewal Commissions**  
First Year and Renewal Commission Schedule

**NON-NEW YORK STATES**

Radius Choice (Rates effective on or after 8/14/2020)

POLICY YEAR	INDIVIDUAL POLICY		ASSOCIATION POLICY		MULTI-LIFE UNDER-SPECIFIC RATE POLICY			MULTI-LIFE UNDER-SPECIFIC RATE POLICY		
	1ST YEAR	RENEWAL	1ST YEAR	RENEWAL	1ST YEAR	RENEWAL	1ST YEAR	RENEWAL	1ST YEAR	RENEWAL
AGE	18-44	45+	18-44	45+	18-44	45+	18-44	45+	18-44	45+
1-FC	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
2-5	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
6-10	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%

Radius Choice (Rates effective on policies with secure dates on or after 1/1/2020)

POLICY YEAR	MULTI-LIFE 20% BONUS		MULTI-LIFE 20% BONUS		MULTI-LIFE 20% BONUS	
	1ST YEAR	RENEWAL	1ST YEAR	RENEWAL	1ST YEAR	RENEWAL
AGE	18-44	45+	18-44	45+	18-44	45+
1-FC	10%	10%	10%	10%	10%	10%
2-5	15%	15%	15%	15%	15%	15%
6-10	20%	20%	20%	20%	20%	20%

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**BROCHURE**  
**DI BROKER COMPENSATION**

# DI Underwriting

Good field underwriting skills are key to a successful producer these include:

- Identifying good and bad prospects
- Comprehensive fact-finding
- Partnering with Home Office Underwriting for easier underwriting
- Understand underwriting consideration & alternate offers
- Setting expectations with your clients

In addition, Make sure you're asking about health concerns.  
We have resources to help guide you – [dimedicalinquiry@MassMutual.com](mailto:dimedicalinquiry@MassMutual.com)



VIDEO  
[UNDERWRITING BASICS](#)

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Issue and Participation Limits  
Disability Income Insurance Quick Reference Guide

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BROCHURE  
[ISSUE AND PARTICIPATION LIMITS](#)

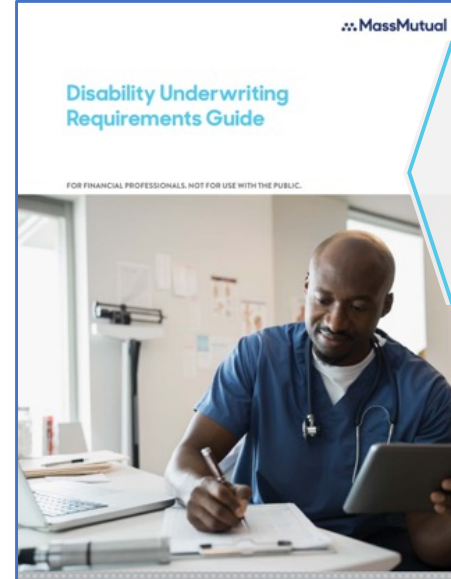


Disability Income Insurance  
Reference Manual for Fully Underwritten Business

- Radius Choice™
- Radius®
- Radius Transition Select
- RetireGuard®
- Business Overhead Expense
- Buy-Sell

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BROCHURE  
[DI REFERENCE MANUAL](#)



Disability Underwriting Requirements Guide

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BROCHURE  
[UNDERWRITING REQUIREMENTS GUIDE](#)



# DI Underwriting Programs

Our underwriting programs make it easier for you and your clients to obtain the coverage needed with fewer requirements.



**BROCHURE**

**STARTING PROFESSIONAL PROGRAM**

**Starting professional program**  
MassMutual makes it easier to protect a portion of your income while you get your career off the ground.

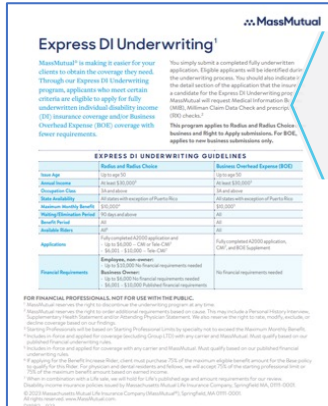
You're making an investment in yourself. And if you're like most young professionals, you're looking forward to having that investment pay off. But what would happen if you became unable to work because of an unexpected illness or injury? MassMutual's Starting Professional Program makes it easier to protect a portion of your income with disability (DI) insurance coverage.

Individual disability income insurance is a personal protection measure to provide you with cash flow if you're unable to work because of an illness or injury. It's designed to replace a portion of your income – including business and investment – should you become too sick or injured 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, not actual income.

Subject to underwriting review.

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, not actual income**.



**BROCHURE**

**EXPRESS DI UNDERWRITING**

**Express DI Underwriting**<sup>1</sup>

MassMutual's Underwriting is a special program that allows you to obtain the coverage you need. Through our Express DI Underwriting program, applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with fewer requirements.

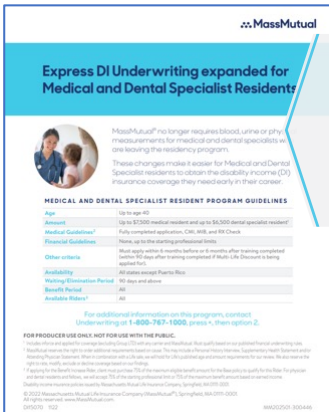
This program is designed for fully underwritten applications. Eligible applicants will be identified during the underwriting process. The details of the program are outlined in the brochure. MassMutual will request medical information in 2025. Additional Client Care Check and personal (CC) checks.

This program applies to Public and Public Choice business and Right to Apply submissions. For BOE, apply for business submissions only.

EXPRESS DI UNDERWRITING GUIDELINES	
Line Item	Public and Public Choice
Age	18 to 65
Annual Income	Up to \$100,000
Residence Class	1 or 2
State Availability	All states except Puerto Rico
Maximum Monthly Benefit	\$10,000
Waiting Period	30 days
Benefit Period	24 months
Exclusions	See policy for details
Financial Requirements	See policy for details

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This document is for informational purposes only and does not constitute an offer of insurance. It is not intended to be used as a substitute for professional advice. The information contained herein is subject to change without notice. For more information, please contact your agent or MassMutual at 1-800-767-1000, press 1, then option 2.

Through our **Express DI Underwriting** program, applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with **fewer requirements**.



**BROCHURE**

**EXPRESS DI UNDERWRITING FOR MEDICAL AND DENTAL SPECIALISTS**

**Express DI Underwriting expanded for Medical and Dental Specialist Residents**

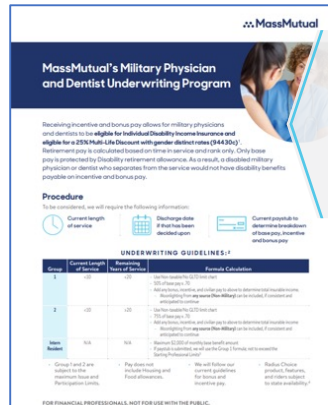
MassMutual no longer requires blood, urine, or physical measurements for medical and dental specialist residents who are leaving the residency program. These changes make it easier for Medical and Dental Specialist residents to obtain the disability income (DI) insurance coverage they need early in their career.

**MEDICAL AND DENTAL SPECIALIST RESIDENT PROGRAM GUIDELINES**

Line Item	Guidelines
Age	18 to age 65
Annual Income	Up to \$100,000 medical resident and up to \$50,000 dental resident
Medical Coverage	Must complete application, CC, and CC Check
Financial Guidelines	None up to the starting professional limit
Other criteria	See policy for details
Availability	All states except Puerto Rico
Waiting Period	30 days
Benefit Period	24 months
Exclusions	See policy for details

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MassMutual no longer requires blood, urine, or physical measurements for medical and dental specialists who are leaving the residency program. These changes make it easier for Medical and Dental Specialist residents to obtain the disability income (DI) insurance coverage they need early in their career.



**BROCHURE**

**MILITARY PHYSICIAN AND DENTIST UNDERWRITING PROGRAM**

Receiving incentive and bonus pay allows for military physicians and dentists to be eligible for Individual Disability Income Insurance and eligible for a Multi-Life Discount with gender distinct rates. 25% for Military physicians, and 10% for Military dentists (20% in CA and FL) (94430c).<sup>16</sup>

**Procedure**  
To be considered, we will require the following information:

- Current length of service
- Discharge date
- Current pay rate
- Current pay rate with incentive and bonus pay

Group	Current Length of Service	Benefit Calculation
1	10 years	25% of the maximum benefit amount
2	5-10 years	10% of the maximum benefit amount

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# Education

Product knowledge is an important aspect of sales. The better you understand the product you are selling, the better response you will receive from your clients.



**BROCHURE**  
**DI CERTIFICATE PROGRAM**

Improve your DI product knowledge. Take the DI Certificate training program. With six courses and one mastery test, DI Certificate can help you gain the knowledge you need to feel confident presenting DI to clients and prospects.



**BROCHURE**  
**RADIUS CHOICE**  
**CLIENT GUIDE**

With a Radius Choice disability income insurance policy, clients have access to a strong base policy and some of the most comprehensive additional features and riders<sup>13</sup> to help them customize a disability income protection policy that is as unique as they are.



**BROCHURE**  
**DI PRODUCT PORTFOLIO**

This brochure presents detailed specifications to all of our DI product offerings. Perfect for when you need to quickly reference a product feature.

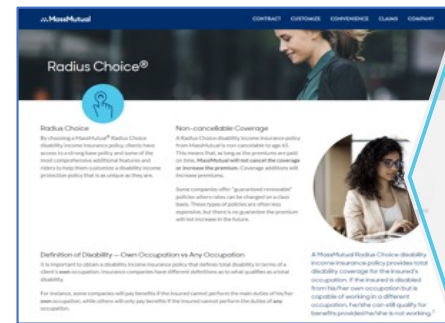
<sup>13</sup> Riders are available at an additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost.

# Education (Continued)



**WEBSITE**  
**DI MARKETING HUB**

Centrally located to save you time and hassle. Everything from Videos and Infographics to Product Brochures and Underwriting. Find all the marketing material you want when you need it – all in one place.



**MICROSITE**  
**RADIUS CHOICE  
ADVANTAGE MICROSITE**

The Radius Choice Advantage Microsite provides you with the information you need to learn about and present the most popular features and programs Radius Choice has to offer.



**WEBSITE**  
**COMPETITION HUB**

Equip yourself with in-depth knowledge on our major competitors and product differentiators. Great reference tool when you are in a competitive situation.

# Who to Target – The Medical/Dental Market



Family Practice



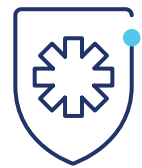
Medical Resident



Orthodontist



Optometrist



Immunologist



Dentist, Advanced Degree



Internal Medicine

## Characteristics

### DEMOGRAPHICS

< 45 years old  
DI as part of a specified plan  
Underlying Group LTD  
Replacement Ratio <50%

### STABILITY

In position 5+ years  
Stable or increasing income  
Education and experience  
Stable industry

### MEDICAL

Non-tobacco user  
All history disclosed  
Active lifestyle

# Conversation Starters

Conceptual DI Pieces – To better help you demonstrate the value of DI and have the DI conversation use these client approved concept pieces. These materials will enable you to have better conversations about disability income insurance with your clients.



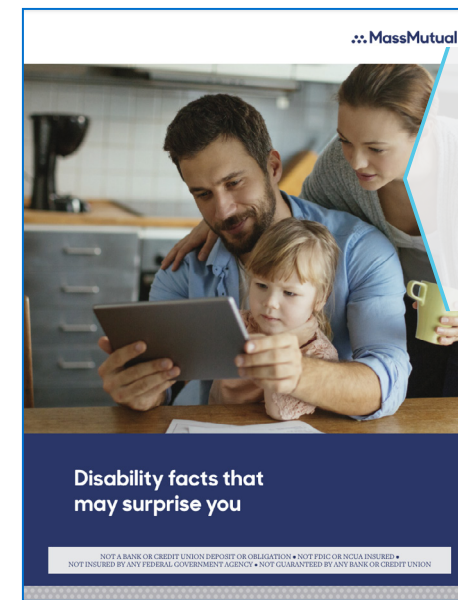
**BROCHURE**  
**A PHYSICIAN'S INCOME PROTECTION REALITY**

Income is critical to most physicians' financial security. Use this infographic flyer to show them the reality of income protection.



**BROCHURE**  
**DISABLED ME NEVER**

Educating your clients on the importance of income protection can be the key to selling success in DI. Use the Disabled? Me? Never! brochure to better educate your clients on the importance of owning Disability Income Insurance.



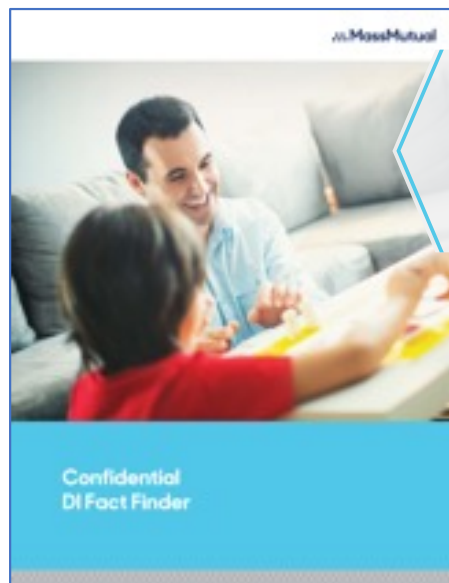
**BROCHURE**  
**DISABILITY FACTS THAT MAY SURPRISE YOU**

This brochures shows that over the course of a person's life, it is not uncommon for one to become disabled. What may come as a surprise to many is not only causes of disabilities but the potential financial loss associated with a permanent disability.

Educating your clients is a good place to start to help them reduce their personal risk of becoming disabled.

# Point-of-Sale

Explore our range of point-of-sale pieces designed to help you better understand your clients needs as well as educate your clients on the importance of income protection. These materials will help you explain the features and benefits of owning a Radius Choice policy ensuring your clients can make informed decisions about their financial security.



**BROCHURE**  
**DI FACT FINDER**

Use the Confidential DI Fact Finder to help collect client information to better determine their specific needs and provide you with the information necessary to design a customized policy to meet their unique situation.



**BROCHURE**  
**PROTECTING YOUR  
MEDICAL OCCUPATION**

Use this brochure to show the value of the Own Occupation Rider, available for an additional cost on a Radius Choice policy.



**BROCHURE**  
**PROTECTING YOUR  
MEDICAL SCHOOL DEBT**

Use this brochure to help them protect their ability to continue making their student loan payments in the event of a total disability.

# Point-of-Sale (Continued)



## BROCHURE

### RADIUS CHOICE CLIENT GUIDE

With a Radius Choice disability income insurance policy, clients have access to a strong base policy and some of the most comprehensive additional features and riders<sup>13, 14</sup> to help them customize a disability income protection policy that is as unique as they are.

Use this with clients to explain the benefits and features of Radius Choice.



## BROCHURE

### CHOOSING THE RIGHT COMPANY

When it comes to disability income insurance, the company your clients choose can make all the difference, and here's why:

They may hold their policy for decades and will want to know that the company they choose will be there for them, should they need to claim benefits.

Use this brochure with clients to show them the differentiating features of Radius Choice.



## BROCHURE

### EPR BROCHURE

MassMutual's EPR has a unique combination of benefit qualifications and calculations, with a robust definition of pre-disability income and generous indexing, making it one of the strongest partial disability benefit riders<sup>13, 14</sup> in the industry.

Use this client approved brochure to educate your clients on the benefits of having EPR as part of their Radius Choice policy.

<sup>13</sup> Riders are available at an additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost.

<sup>14</sup> The Extended Partial Disability Benefits Rider is required in California.

# Having the DI Conversation

Use this 4 Step process to have better DI conversations with your clients and help them protect their income with DI.



## STEP 1: Uncover what is important to them

Where do you see yourself in 5 or 10 years?

Where do you see your family in 5 or 10 years?

What do you want for your family?

What are your passions?



Uncover what is important to them

Realize income is their most important asset

What if they could not earn an income

Provide practical solutions



# Having the DI Conversation

Use this 4 Step process to have better DI conversations with your clients and help them protect their income with DI.



## STEP 2: Realize INCOME is their most important asset

Why do you go to work each day?

Could you retire today?

When was the last time you took a 6-month vacation?

How important is income in supporting your and your family's standard of living?

What is the most important benefit at your job?

- Health Insurance
- 401(k)
- Vacation
- Salary



Uncover what is important to them

Realize income is their most important asset

What if they could not earn an income

Provide practical solutions

# Having the DI Conversation

Use this 4 Step process to have better DI conversations with your clients and help them protect their income with DI.



## STEP 3: What if they couldn't earn an income

Without an income, who pays for

- Mortgage
- College
- Retirement
- Living Expenses
- Health Care
- Insurance
- Lifestyle
- Travel/Recreation



Uncover what is important to them

Realize income is their most important asset

What if they could not earn an income

Provide practical solutions

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## STEP 4: Provide Practical Solutions

What if life doesn't go as planned?

What is your plan B?

Do you see value in protecting your income?

Are you comfortable with your plan?

Do you have disability income insurance?

Any through your employer?

DI insurance is foundational coverage for your financial strategy

Helps protect your ability to earn an income

Helps protect your standard of living

Your most valuable asset is your ability to earn an income



Uncover what is important to them

Realize income is their most important asset

What if they could not earn an income

Provide practical solutions

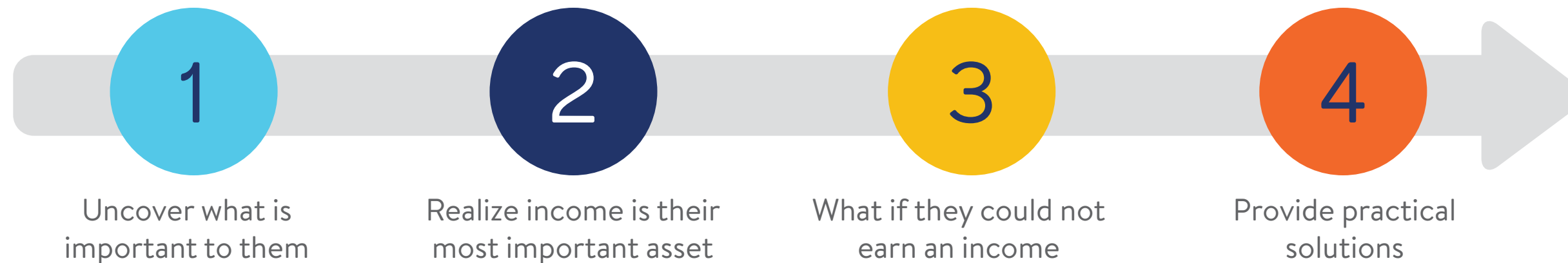
# Having the DI Conversation

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## Common Questions

- How do I qualify for benefits?
- How much benefit will I receive?
- When will I begin to receive benefits?
- How long will benefits last?
- What if I return to work part time?

There are some basic questions about DI insurance that clients would typically want answers to. These questions are the basic components of a DI policy. These are the questions that your needs solution should address, based upon the individual needs of your client.



# Handling Objections – It won't happen to me

Overcoming objections is critical to becoming a successful financial professional. Let us help you overcome some of the most common DI objections.

What if you are wrong?  
 Partial Disability  
 Temporary Disability



**1 in 4**

20-year-olds will become DISABLED and entitled to Social Security disability benefits before age 67<sup>15</sup>

**A Physician's Income Protection Reality**

- 12 Years of investment in education and training to become a doctor.
- Average Medical School Debt: \$205,037
- 2024 salary of a U.S. Physician retiring on average: \$6,000,000
- 24% Chance of getting into medical school with a 3.4 GPA and 505 MCAT score\*
- 25% Chance of a 20-year-old becoming disabled before reaching age 67†
- 4 Years Average time for all MassMutual claims based on claims occur from 1996 – 2022\*

**MassMutual® leading causes of a disability\***

- Musculoskeletal/Connective Tissue 24%
- Cancer 8%
- Central Nervous System Disorders 9%
- Accident/Injury 11%
- Mental Disorders 14%
- Circulatory System Disorders 9%
- All Other 25%

**Radius Choice®**  
 Disability Income Insurance Can Help You Protect Your:†

- Income
- Own Occupation
- Medical School Debt†
- Future Salary Increases

**MassMutual**  
 Some of the highest financial strength ratings\* of any company in the industry.

- Protecting 245,000 U.S. policyowners\* as of year end 2022
- \$5,800,000,000 total U.S. benefits paid to MassMutual policyowners\* 2005-2022

NOT FOR USE IN NEW MEXICO.

**BROCHURE**  
**PHYSICIAN'S INCOME PROTECTION REALITIES**

**Do you know the odds?**

The most painful, the odds of becoming disabled are so great it's not as simple as seeing other things like a car accident, identity theft and so on.

Statement: many people don't realize the odds of experiencing a sickness or injury that could interrupt their ability to earn an income.

**KNOW THE ODDS**

- 1 in 225 chance of a car accident
- 1 in 20 chance of identity theft
- 1 in 5 odds of being disabled
- 1 in 4 odds of a U.S. policyowner becoming disabled

Odds are, Disability Income Insurance is one of the most important types of insurance you can buy. Let MassMutual® help you get there.

**BROCHURE**  
**DO YOU KNOW THE ODDS?**

**Perception is not Reality**

The top many people when they see that statistic from 1 in 4, and when it comes to disability, perception is not reality. In fact, many people do not protect their most valuable asset – their income.

**PERCEPTION**

Do you know your odds of becoming disabled? Most people think it's 1 in 100.

**REALITY**

1 in 4 chance of becoming disabled before age 67.

**4 Years** Average time for all MassMutual Disability Income Insurance claims based on claims occur from 1996 – 2022\*

**\$5,300** Average annual account balance†

**\$1,486** The average monthly benefit paid by Social Security Disability Insurance (SSDI) in June 2022†

**BROCHURE**  
**PERCEPTION IS NOT REALITY**

<sup>15</sup> Social Security Administration, Fact Sheet, 2024.

# Handling Objections – It's too expensive

## Options to lower the monthly cost

### Monthly Benefit

- Adjust downward to reduce premium
- Balance between quality and affordability

### Benefit Periods

- 10-year vs To age 65
- 20% discount potential

### Graded Premium<sup>16</sup>

- Great option to lower initial cost<sup>17</sup>

### Waiting Periods

- 180 days vs 90 days



BROCHURE  
TALE OF TWO INCOMES



BROCHURE  
PHYSICIAN'S INCOME PROTECTION REALITIES

<sup>16</sup> Available for ages 18-35.

<sup>17</sup> Over the life of the policy, the cost for the graded premium structure may result in a higher overall cost than if the policy was issued with a level premium structure.

# Handling Objections – I have it at work

Although GLTD provides important basic income protection to employees, the level of income protection may not be adequate.



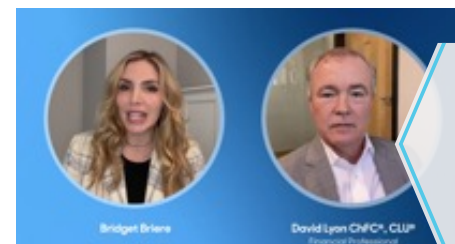
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**DI GAP FLYER**



**BROCHURE**  
**GLTD INFOGRAPHIC**



**BROCHURE**  
**GLTD WORKSHEET**



**VIDEO**  
**DI DOWNLOAD - GLTD #1**



**VIDEO**  
**DI DOWNLOAD - GLTD #2**

# Handling Objections – I have other ways to pay the expenses

74%

74% of respondents surveyed by the American Payroll Association said it would be “**somewhat or very difficult**” to meet their current financial obligations if their next paycheck were delayed by a week.<sup>18</sup>

**MassMutual**

### Savings and Disability

Disability Income (DI) insurance may be lost on your list of insurance products to buy, but you become too sick or hurt to work and do not own a DI insurance policy, everything that relies upon your income (mortgage, family expenses, retirement, etc.) will come out of pocket – your pocket.

**Option A – Savings**  
 Assumptions: Male, Age 30, Salary \$75,000, Savings \$5,000/year, Monthly Expense \$4,000.  
 One year of expenses due to a disability: **\$48,000** (\$4,000 x 12 = \$48,000).  
 Wipes out nearly **13 Years of savings** (\$3,750 x 13 = \$48,750).

**Option B – Purchase DI Insurance**  
 Assumptions: Male, Age 30, Salary \$75,000, Radio Choice, Benefit period to age 65, 90-day waiting period, \$4,000 monthly benefit.  
 Annual benefit: **\$48,600**.  
 One year of benefits = **50 years** of premiums.  
 \$667 annual premium.

Years Disabled	Total Expenses	Approximate Years of Savings Needed
1	\$48,000	13 years
2	\$96,000	26 years
3	\$144,000	38 years
4	\$192,000	51 years

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BROCHURE  
SAVINGS AND DISABILITY

**MassMutual**

### Can your savings save you?

Many people do not realize the risk of becoming disabled as the result of an illness or injury, or the true impact it can have on their savings.

Without a disability income insurance policy in place, everything that relies upon your income (mortgage, family expenses, retirement, etc.) could come out of your savings. How would this affect your overall financial security and quality of life? To better understand the potential impact a disability could have on your savings, please look at the chart below.

#### WHAT DOES SELF INSURANCE LOOK LIKE?

This chart illustrates the amount of savings you would need in order to replace your income.

**Example, you earn \$100,000 annually and become disabled for 10 years.**  
 In order to replace the \$1,000,000 of lost income (\$100,000 annual withdrawal x 10 years), you will need **\$893,620 in savings** today, growing at a net 3% each year.

Assumptions: 3.00% net return. Annual income withdrawn at the beginning of each year over the length of the disability.  
 NOT FOR USE IN NEW MEXICO.

BROCHURE  
CAN YOUR SAVINGS SAVE YOU

**MassMutual**

### Perception is not Reality

For too many people what they see isn't actually how it is. And when it comes to a disability, perception is not reality. As a result, many people do not protect their most valuable asset – their income.

#### PERCEPTION

My house and car are MORE VALUABLE than my income.

I'll take my CHANCES.

I will pay for it out of SAVINGS.

SOCIAL SECURITY will pay.

#### REALITY

**\$2,250,000** \$75K salary of a 35-year-old retiring at 65.

**\$48,800\*** Average price of a car.  
**\$487,300\*** Average price of a house.

**1 in 4** 20-year-olds will become DISABLED before they retire.\*

**4 Years** AVERAGE DURATION for all MassMutual Disability Income Insurance claims incurred from 1988 - 2022\*.

**\$5,300** MEDIAN ACCOUNT BALANCE\*.

**\$1,486** The AVERAGE MONTHLY BENEFIT paid by Social Security Disability Insurance (SSDI) in June 2023\*.

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BROCHURE  
PERCEPTION IS NOT REALITY

<sup>18</sup> The American Payroll Association, 2023 Getting Paid in America survey



# Claims

## Here when you need us most

- Protecting 237,000 DI policyowners<sup>19</sup> as of year end 2023
- MassMutual's average monthly DI payments<sup>19</sup> in 2022: \$4,385
- \$5,800,000,000 total DI benefits paid to MassMutual policyowners<sup>19</sup> 2005 – 2023



**BROCHURE**  
**DI CLAIMS FLYER**



**BROCHURE**  
**YOUR GUIDE FOR FILING A  
DISABILITY CLAIM**



**4 Years**

Average duration for all MassMutual DI claims based on claims incurred from 2000 – 2023

<sup>19</sup> Data is for all disability income insurance policies issued by MassMutual.

# Multi-Life Discounts

Help your clients protect their income with individual disability income insurance (DI) and save them money by utilizing the Radius Choice® multi-life premium discounts. It's a great way to start a conversation and grow your DI business.



**DOCUMENT**  
**EXCLUSIVE LIST OF MEDICAL RESIDENT/FELLOWS AND DENTAL RESIDENT GROUPS**



**DOCUMENT**  
**OPEN GIN DISCOUNTS LIST**

This document contains a list of exclusive medical resident/fellows and dental resident groups. For questions about a specific group, please contact your internal wholesaler.

This document contains a list of some employer groups with active open GINS. Not all open GINs are published in this list. For questions about a specific group, please contact your internal wholesaler.

Note: Groups are subject to change. Before engaging with any employer you should contact your internal wholesaler and verify the group is eligible for the discount.

## Generic Dental



**BROCHURE**  
**10% DI DISCOUNT FLYER**



**BROCHURE**  
**20% DI DISCOUNT FLYER**



**BROCHURE**  
**20% DI DISCOUNT FLYER**



**BROCHURE**  
**25% DI DISCOUNT FLYER**

# Multi-Life Discounts

## Generic Medical

**ACOME FINANCIAL SOLUTIONS**

[VARIABLE FOR GROUP NAME]

You have committed your life to helping others.

Let us commit to YOU by helping protect your income.

**BROCHURE**

**10% DI DISCOUNT FLYER**

As a medical professional you understand, and so do many people don't, the risk of becoming disabled because of an illness or injury and how it can affect your ability to work, earn an income, and provide for you and your family.

**10% DISCOUNT<sup>1</sup>** for employees

If you purchase a Radius Choice® DI policy with MassMutual® while you are an employee of this employer, you are eligible for a 10% discount<sup>1</sup> for as long as you own the policy.

MassMutual is a leading provider of DI insurance and knows the importance of income protection, especially within the medical professional community.

**MASSMUTUAL DI CAN GIVE YOU:**

- Protection in your Own Occupation<sup>1</sup> and with language for those who have narrowed their work to a specialty
- Non-cancelable coverage to age 65
- Rates that can't increase to age 65
- Portable coverage
- Ability to increase coverage as your income increases<sup>2</sup>
- Protection against a partial disability<sup>3,4</sup>
- Protection to help continue making student loan payments<sup>4,5</sup>

All backed by MassMutual, a trusted leader with financial strength ratings among the highest of any company. In any industry.<sup>6</sup> Let me put my services to work for you and together we can design an income protection plan to help meet your specific needs now and in the future. If you are interested, please contact me today.

[VARIABLE ADVISOR NAME]  
[VARIABLE ADVISOR PHONE NUMBER]  
[VARIABLE ADVISOR EMAIL]

**ACOME FINANCIAL SOLUTIONS**

[VARIABLE GROUP NAME]

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**BROCHURE**

**15% DI DISCOUNT FLYER**

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**BROCHURE**

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**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

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

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