

Executive Underwriting Program

Disability Income Insurance Underwriting

MassMutual® is making it easier for your business executive clients to qualify for an enhanced occupational classification and obtain the individual Disability Income insurance coverage they need, at a lower cost.

Employees of a business that has been in existence for at least 5 years and is financially sound, and meet the following criteria are eligible for the program.

Years as Experience	Manual Duties or On-site %	Percentage of Sales	Income Needed ¹ For 2 years	Occupational Class
5 years	<10%	<20%	\$150,000+	4A
			\$175,000+	5A
			\$250,000+	5A/5 ²

Occupations not eligible for this program:

- Practicing Medical professions
- Practicing Dental professions
- Individuals engaged in a profession or occupation deemed uninsurable. Please refer to the DI Reference Manual (DI1075).

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

¹ For incomes below \$150,000, please refer to specific industry.

² 5A/3 in NY.

MassMutual reserves the right to discontinue the underwriting program 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