

# Protect your income... at a discount.

Your ability to earn an income, when viewed over your entire career, will most likely be your single biggest asset. With so much income at stake, it's important to protect it.

Radius Choice®, an individual Disability Income Insurance (DI) Policy from Massachusetts Mutual Life Insurance Company (MassMutual®), can replace a portion of your income, should you become too sick or injured to work for an extended period of time and save money by utilizing our multi-life premium discounts.



**20% DISCOUNT<sup>1</sup>**  
for employees

Also, if you purchase a Radius Choice® DI policy with MassMutual while you are an employee of this employer you are eligible for a 20% discount<sup>1</sup> for as long as you own the policy.

## MassMutual DI can give you:

- Non-cancellable 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>2</sup>
- Protection to help continue making student loan payments<sup>2, 3</sup>

All backed by MassMutual, a trusted leader with financial strength ratings among the highest of any company, in any industry.<sup>4</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.

**NOT FOR USE IN CALIFORNIA, FLORIDA, NEW MEXICO, AND NEW YORK.**

<sup>1</sup> Group discount availability is subject to change.

<sup>2</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>3</sup> For Total Disability only. Before deciding whether to purchase the Student Loan Rider, you should consider any provisions of your student loan(s) that may allow for deferment, discharge or forgiveness of the debt, for example, discharge for total disability, public service loan forgiveness, teacher loan forgiveness or income-driven replacement.

<sup>4</sup> Ratings as of 8/1/2024: A.M. Best Company – A++, Fitch Ratings – AA+, Moody's Investors Services – Aa3, and Standard & Poor's – AA+. These ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.

Policies have exclusions and limitations. State variations will apply. For costs and complete details of coverage call me or MassMutual at 1-800-272-2216.

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

