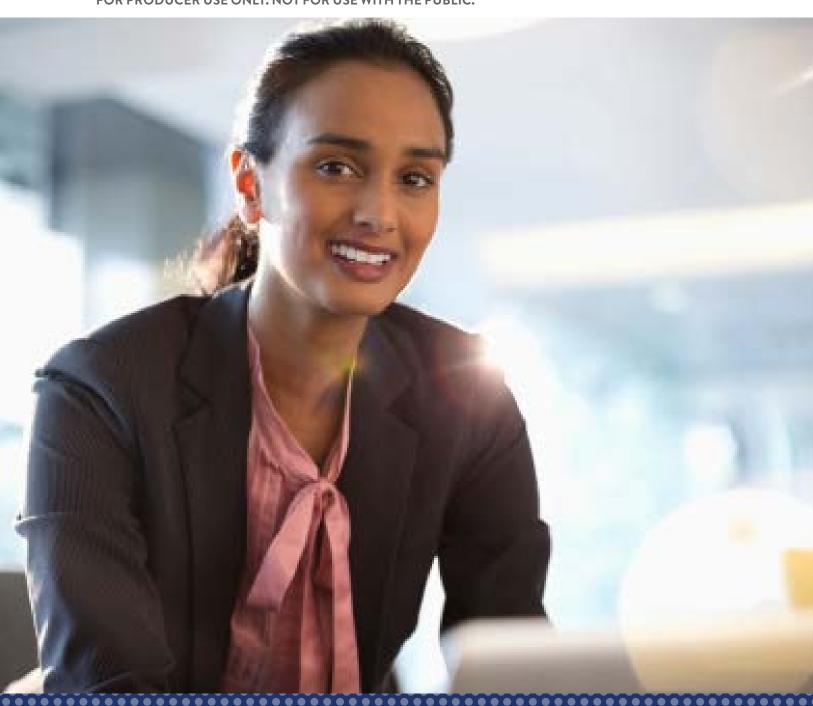
Disability Income product target markets*

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IDEAL CANDIDATE

for disability income insurance

GOOD CANDIDATE

for disability income insurance



- Professional and executive occupations
- Minimal travel
- Minimal manual duties
- No direct supervision of persons with manual duties

- Medical and Dental specialists
- Technical and managerial occupations
- "Office only" occupations that reflect a high degree of stability and responsibility



- Younger ages
- Underlying Group LTD
- No avocation or Travel concerns

- Middle age
- Underlying Group LTD
- Low risk avocations or travel
- Minor motor vehicle violations



- Healthy
- Active lifestyle
- Non-smoker

- Minimal existing health issue
- Occasional smoker
- Some family health issues



- Increasing income
- Higher education
- In position 5+ years
- Growth industry
- W-2 employee or well established business owner 5+ years
- Starting Professional

- · Stable income
- In position < 5 years
- Stable industry
- Business owner < 5 years
- Starting Professional

CONTACT DI UNDERWRITER before taking an application and/or set expectation of a Modified Offer with client	NOT A CANDIDATE consider contacting MML Insurance Agency, LLC (MMLIA)/Ash Brokerage toll-free at 1-888-776-7009
 Skilled workers No unusual accident/hazard risk Clerical workers and sales personnel Relatively limited skills with some manual duties 	 Unskilled workers Repetitive manual duties Seasonal or freelance positions Hazardous occupations Pro-athletes Actors
Older ages Limited hazardous avocations Limited travel Motor vehicle violations	 Hazardous avocations Extensive travel Multiple motor vehicle violations (e.g. DUI)
 Controlled existing health issues (build, hypertension, diabetes etc.) Sedentary lifestyle Family health history/issues 	 Current health issues (cancer, cardiac disease, major depression, insulin dependent diabetes etc.) Morbid obesity Pending surgery
 In position < 2 years or new business owner (exception Young Professional) Decreasing or variable income Declining or unstable industry 	 Recent bankruptcy Substantial business losses Unearned income exceeds earned income. Excessive net worth Not working full time Less then \$16k income



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- *This should be used for guidance only. Any offer is subject to full underwriting.
- **Please refer to the DI Insurance Reference Manual (DI 1075) for a complete listing of occupations.

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