

A Tale of Two Incomes

Disability Income Insurance

It's easy to get caught up in focusing on how you can make more money in your career. But what would happen to that income if you became too sick or hurt to work? Disability Income (DI) insurance may be the solution.

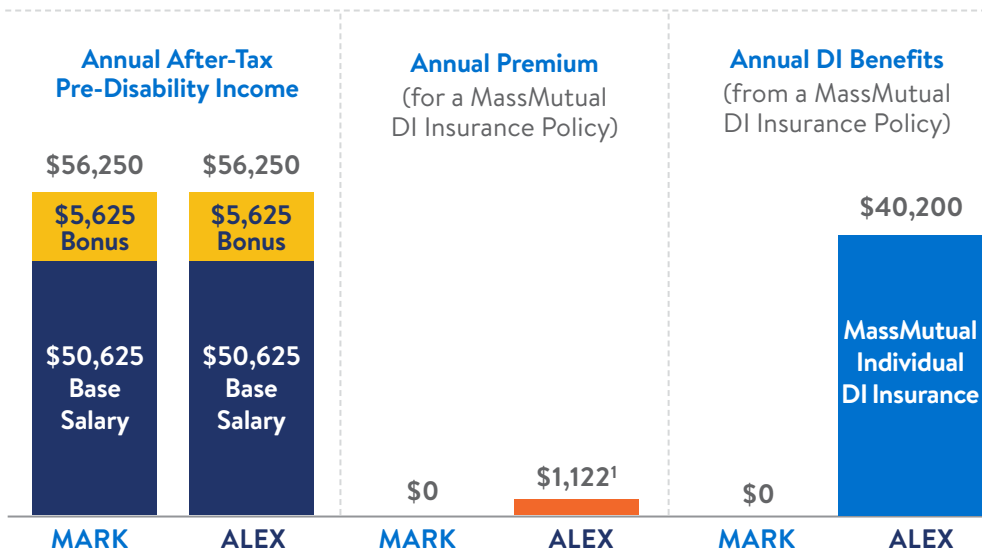
Individual disability income insurance is essential personal protection that can help replace a portion of your income — including bonuses and commissions — should you become disabled for an extended period of time.

To demonstrate the value of owning a MassMutual® individual DI insurance policy, let's look at a hypothetical example of two professionals. **Mark** and **Alex** are both age 30, each make a total of \$56,250 annually (after-tax) and neither have Group Long Term Disability (GLTD) coverage through their employer.

Mark does not own an individual DI insurance policy. **Alex**, however, has chosen to use \$1,122 (less than 3% of his \$50,625 after-tax salary) to purchase an individual DI insurance policy with a monthly total disability benefit of over \$3,000.

Now let's see how each income is affected if **Mark** and **Alex** were to become too sick or hurt to work.

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MARK
As the chart illustrates, Mark does not own a MassMutual DI insurance policy and he would not receive any benefits if he were to become disabled.

ALEX
Conversely, upon becoming totally disabled and satisfying the 90-day waiting period, Alex was able to receive \$3,350 monthly. Over a 12-month period this was over \$40,000.

Assumptions: 25% tax bracket, male age 30, Radius Choice 4A occ class, 90-day waiting period, benefit period to age 65, \$3,350 monthly total disability benefit. Policy provides coverage for a portion of both salary and bonus. Alex is totally disabled during the waiting period and remains totally disabled.

¹ For illustrative purposes only. Premium rates vary.

The sample rate shown is for a male. DI insurance costs for a woman using the same parameters would be **\$1,772**.

FOR USE IN CALIFORNIA. NOT FOR USE IN OTHER STATES.

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Renewability, Cancellability and Termination: This policy is Non-Cancellable until the Policy Anniversary on or next following the Insured's 65th birthday. During that time, we cannot change the premiums or cancel the Policy unless requested by you, and, as long as premiums are paid on time, we will continue coverage. Thereafter, the policy is Conditionally Renewable until the policy anniversary on or next following the Insured's 75th birthday as long as the Insured is Actively at Work and is not Disabled. We can change the premiums while this policy is Conditionally Renewable.

The Policy also sets forth certain limits.

Elimination Period: The Policy does contain an Elimination Period. This is the period immediately following the start of Disability during which benefits do not accrue.

Medical Examination: A medical examination may be required to apply for the Policy depending on the amount of monthly total disability benefit being requested.

Exceptions, Reductions and Limits of the Policy: The Maximum Benefit Period is 24 months for each period of Disability caused or contributed to by a Mental Disorder.

The Policy does not cover Disabilities:

- caused or contributed to by declared war or undeclared war or act of war.
- caused or contributed to by active participation in a riot or insurrection.
- caused or contributed to by any intentionally, self-inflicted Injury.
- caused or contributed to during Your commission of, or attempt to commit, a felony or to which a contributing cause was Your being engaged in an illegal occupation.

The Policy does not cover hospital, medical or surgical expenses.

The Policy does contain a provision which may not cover a Disability which is traceable to a condition existing prior to the effective date of the Policy.

There may be other exclusions or limitations associated with riders or endorsements if any are attached to your policy.

Radius Choice (Policy Form XLIS-RC-15(CA)) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have exclusions and limitations. For costs and complete details of coverage call your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

