



## Radius Choice®

MassMutual's Premier Individual Disability Income Insurance Protection

FOR USE IN CALIFORNIA ONLY.

## **Help make your financial future more secure**

Radius Choice is disability income (DI) insurance from Massachusetts Mutual Life Insurance Company (MassMutual®) that can help you protect your most important asset – your income. When you purchase an individual DI policy from MassMutual, you have options to customize your coverage to meet your specific needs.

# Radius Choice®

Excellent features from an industry leader

## You rely on your paycheck

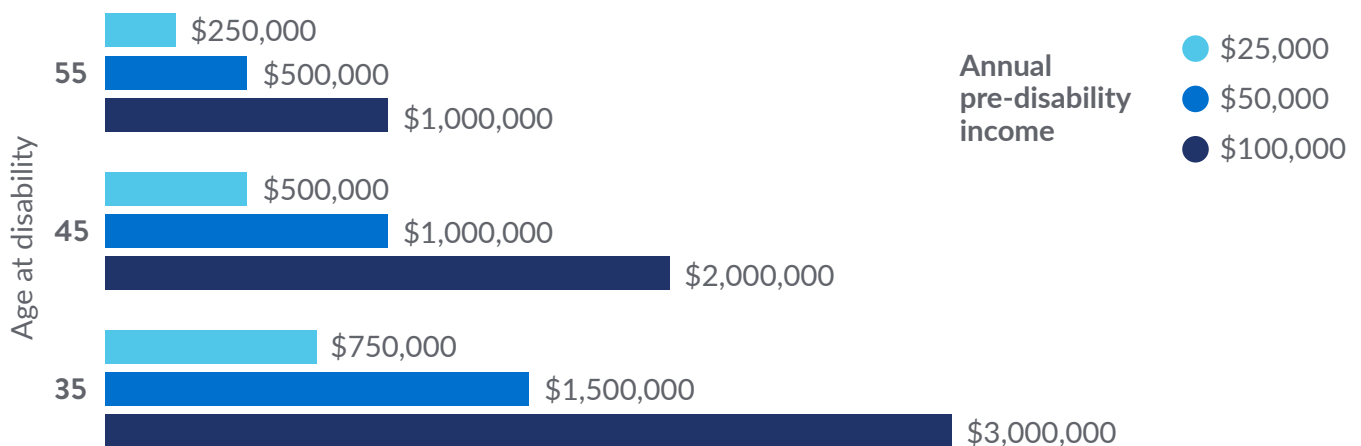
Almost everyone does. In fact, your ability to earn an income is your most important asset. Why? Every expense requires an income to pay for it. Your mortgage payments, your car payments, education expenses, living expenses, utilities... everything you work hard for every day.

Radius Choice is our premier disability income insurance for professionals, business owners and corporate executives. It provides a monthly benefit to replace a portion of your income if you become too sick or hurt to work. Radius Choice is flexible and provides you with options to tailor coverage for your specific needs, so you can control premium expenses without sacrificing benefits.

## Understanding your potential income loss

Many people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives – or how it can affect their ability to work, to earn an income and to provide for themselves, their families or their business. Your income fuels the engine that drives you into the future. Without it, your ability to fund the future you envisioned is in jeopardy. This chart demonstrates the potential financial loss of future earnings if a person were to become permanently disabled. For example, a 35-year old with an annual salary of \$50,000 who experiences a permanent disability may lose up to \$1,500,000 in potential earnings by age 65.

### POTENTIAL INCOME LOSS



Assume disability lasts to a retirement age of 65.

# Product highlights

## Non-Cancellable coverage to age 65

Your policy cannot be canceled as long as premiums are paid on time and your rates cannot be changed (coverage increases will increase premiums). Also, if you continue to work full time beyond age 65 and are not disabled, your policy becomes conditionally renewable until age 75, provided certain conditions are met. Premiums can change while your policy is Conditionally Renewable.

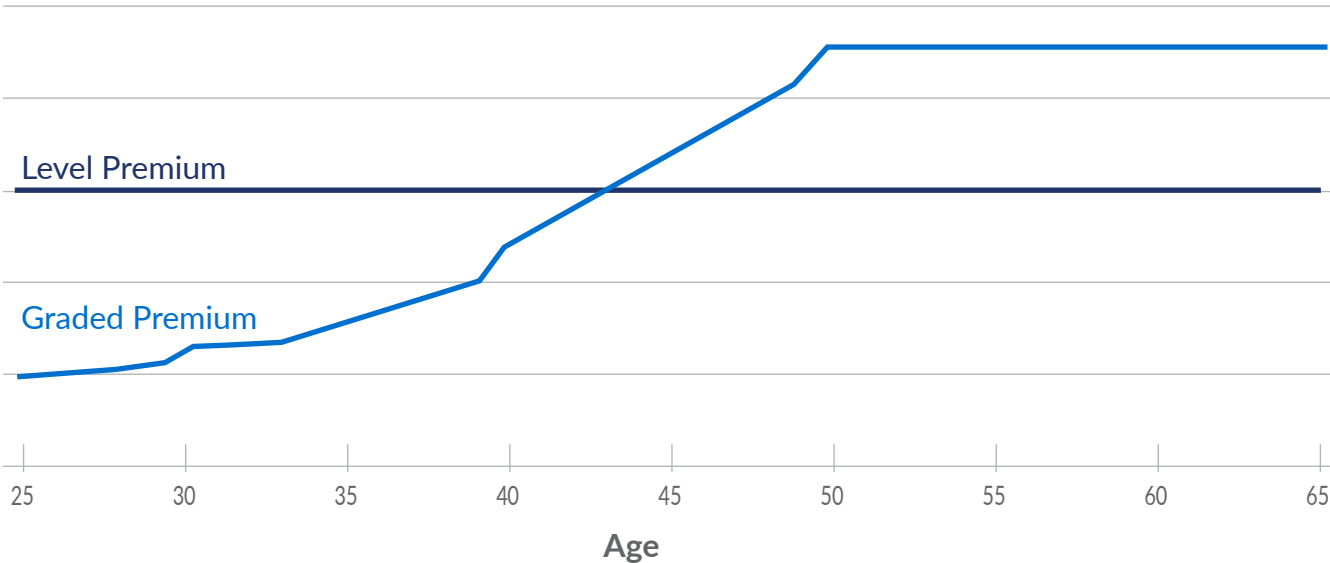
## Total disability coverage

The policy provides Total Disability coverage. You are Totally Disabled if as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to perform your usual occupation in the usual and customary way and you choose not to work in any occupation. You must be under a Doctor's care.

## Graded premium

An optional premium structure is available to issue ages 18 – 35, under which the initial premiums are less than a level premium structure for the early years of the policy. Graded premiums gradually increase each year until they become level at age 50 for the duration of the policy. Over the life of the policy, the cumulative premiums for the graded premium structure may be more than if the policy was issued with a level premium structure.

As the hypothetical chart below demonstrates, the graded premium payment structure, in general, begins at about 40 percent below the level premium option and increases incrementally each year until the premium amount becomes level at age 50 for the duration of the policy.



Hypothetical graphic is for illustrative purposes only. Actual crossover points may vary.

# Riders

## Considered regardless of lifestyle or job duties

MassMutual offers a number of riders<sup>1</sup> to assist you in designing a DI policy that is flexible enough to help meet the unique and changing needs of your lifestyle.

### PARTIAL DISABILITY COVERAGE

Rider	Description <sup>2</sup>
<b>Extended Partial Disability Benefits Rider (EPR)<sup>3</sup></b>	Radius Choice policies include coverage for partial disability through the Extended Partial Disability Benefits Rider (EPR). Under the EPR, you are partially disabled if while you are working in your usual occupation or another occupation, as a result of sickness or injury, you are unable to earn more than 85% of your pre-disability income.

### OPTIONAL DISABILITY COVERAGE

Rider	Description <sup>2</sup>
<b>Automatic Benefit Increase Rider (ABI)</b>	Allows the automatic annual purchase of benefits without evidence of medical or financial insurability (you cannot be disabled). Increase amount is 3%.
<b>Benefit Increase Rider (BIR)</b>	Allows you to purchase additional monthly disability coverage once every three years as your income increases so long as you financially qualify, are actively at work and are not disabled. To keep the rider in force, every three years you must submit an application and accept eligible coverage increases, subject to the terms of the rider.
<b>Catastrophic Disability Benefit Rider (CAT)</b>	CAT Rider provides benefits that cover up to 100% of pre-disability earned income when combined with benefits under a Radius Choice policy. Benefits will be paid if you suffer a Presumptive Disability. Presumptive Disability is defined as a complete loss of speech; or a complete loss of hearing in both ears; or a complete loss of sight in both eyes; or a complete loss of use of both hands, or both feet, or one hand and one foot.
<b>Cost of Living Adjustment Rider 3% (COLA)</b>	If your disability lasts longer than 12 months, your benefit may increase under the optional Cost of Living Adjustment Rider. Benefits may continue to increase following every 12 months of eligible disability until you return to work full-time. This helps benefits keep pace with inflation.
<b>Future Insurability Option Rider (FIO)</b>	Allows you to purchase additional monthly disability coverage as your income increases. You must be actively at work and not disabled. Financial underwriting is required.
<b>Group Supplement Disability Benefits Rider (GSR)</b>	Provides additional return-to-work benefits to supplement the benefits you receive from your group LTD plan during a Partial Disability.
<b>Own Occupation Rider (OWN OCC)</b>	Provides a disability benefit if as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to perform your usual occupation in the usual and customary way and you choose to work in another occupation. You must be under a Doctor's care.

<sup>1</sup> All riders (except ABI and BIR) are available at an additional cost.

<sup>2</sup> Only a brief description of the riders is provided. If there is a conflict between this description and the contract, the terms of the policy and rider will govern. For more information, talk to your MassMutual financial professional.

<sup>3</sup> The benefits provided by the Extended Partial Disability Benefits Rider are required by the California Department of Insurance and this rider cannot be removed, while other riders can be. The rider is issued with a separate cost.

# Optional riders

## Appropriate for specific needs

Adding optional features can provide additional flexibility and help make your financial future more secure.

Rider	Description
<b>RetireGuard® Rider (RGR)<sup>4</sup></b>	Helps replace an amount equal to both employee contributions and employer match contributions that would have been made to an eligible defined contribution plan if you had not become Totally Disabled (subject to current IRS limits). RetireGuard is not a retirement plan, nor a substitute for one.
<b>Short Term Disability Benefits Rider (STR)</b>	Provides disability benefits for a short period of time during the waiting period of employer-pay salary continuation plans, or LTD plans with 180-day or longer waiting periods.
<b>Social Insurance Rider (SIR)</b>	Provides a monthly income benefit during periods of eligible Total Disability without duplicating disability benefits provided by Social Security, State Cash Sickness or Workers' Compensation. Benefits are not paid for any month that you receive Social Security retirement income benefits.
<b>Student Loan Rider (SLR)<sup>5</sup></b>	Provides a monthly benefit for reimbursement of your student loan debt while you are Totally Disabled.

### Strength

MassMutual has some of the highest financial strength ratings<sup>6</sup> of any company, in any industry.

### MassMutual

As a mutual insurance company, MassMutual is operated for the benefit of our members and participating policyowners.

### Experience

We have over 50 years of experience in providing disability benefits and have helped many people in their unexpected time of need.

<sup>4</sup>Benefits are not paid into an employer-sponsored retirement plan. When insured with RetireGuard, during a period of total disability, MassMutual will pay benefits into an irrevocable trust. The trust offers different investment options so that a client can select the option that best meets his/her retirement goals. Trust assets may be tax-deferred depending on the investment option(s) selected. Trust services provided by MassMutual Private Wealth & Trust, FSB, a wholly-owned subsidiary of MassMutual.

<sup>5</sup>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 repayment.

<sup>6</sup>Financial strength ratings are as of 11/1/2024: A.M. Best A++(Superior); Fitch AA+(Very Strong); Moody's Aa3 (High Quality); Standard & Poor's AA+(Very Strong). Ratings are for MassMutual and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co (Springfield, MA 01111).. Ratings are subject to change.

# Rider selection worksheet

This worksheet can assist you in customizing your MassMutual disability income insurance policy. Use the area below to identify appropriate riders and personal needs that they can help address.

Selection	Rider name	Reasons for selection
<input type="radio"/>	Automatic Benefit Increase Rider (ABI)	
<input type="radio"/>	Benefit Increase Rider (BIR)	
<input type="radio"/>	Catastrophic Disability Benefit Rider (CAT)	
<input type="radio"/>	Cost of Living Adjustment Rider (COLA)	
<input type="radio"/>	Extended Partial Disability Benefits Rider (EPR)	
<input type="radio"/>	Future Insurability Option Rider (FIO)	
<input type="radio"/>	Group Supplement Disability Benefits Rider (GSR)	
<input type="radio"/>	Own Occupation Rider (OWN OCC)	
<input type="radio"/>	RetireGuard® Rider (RGR)	
<input type="radio"/>	Short Term Disability Benefits Rider (STR)	
<input type="radio"/>	Social Insurance Rider (SIR)	
<input type="radio"/>	Student Loan Rider (SLR)	

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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 cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

