

Protect your future income

As a young professional who knows the value of income and the importance of protecting it, you chose individual Disability Income (DI) insurance. **When selecting DI coverage, it is important to protect a portion of your future income as well as your current income.**

COMMON WAYS YOUR INCOME CAN INCREASE



PROMOTIONS

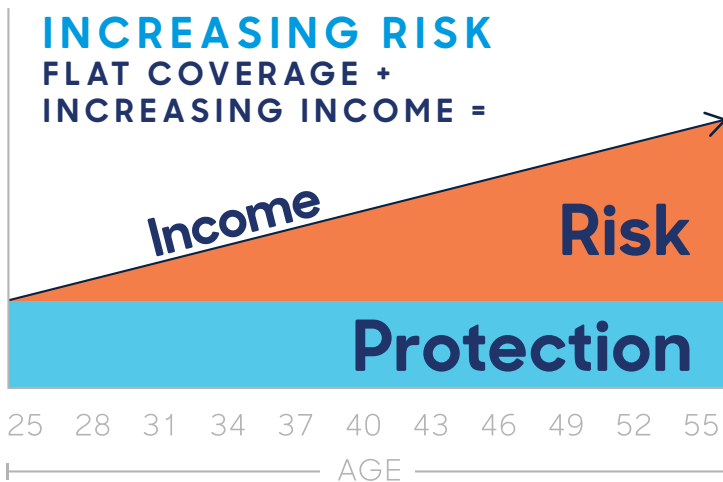


ANNUAL INCREASE

3% over 40 years =
Triple Salary



JOB HOPPING



A modest **INFLATION RATE OF 3%** can cut your purchasing power almost **IN HALF** over a 20 year period.

MassMutual® has Solutions

We understand the importance of protecting your income from the financial effects of a disability, now and into the future. We have several riders, which may help your coverage keep up with your increases in income as well as inflation. Ask your financial professional about these riders: Benefit Increase Rider, Future Insurability Option Rider, Automatic Benefit Increase Rider and Cost of Living Adjustment Rider.¹



¹ The Future Insurability Option Rider and Cost of Living Adjustment Rider are available at an additional cost.

Benefit Increase Rider, Future Insurability Option Rider, Automatic Benefit Increase Rider and Cost of Living Adjustment Rider are available with a Radius Choice disability income insurance policy.

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

New York policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 51.0 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

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.

