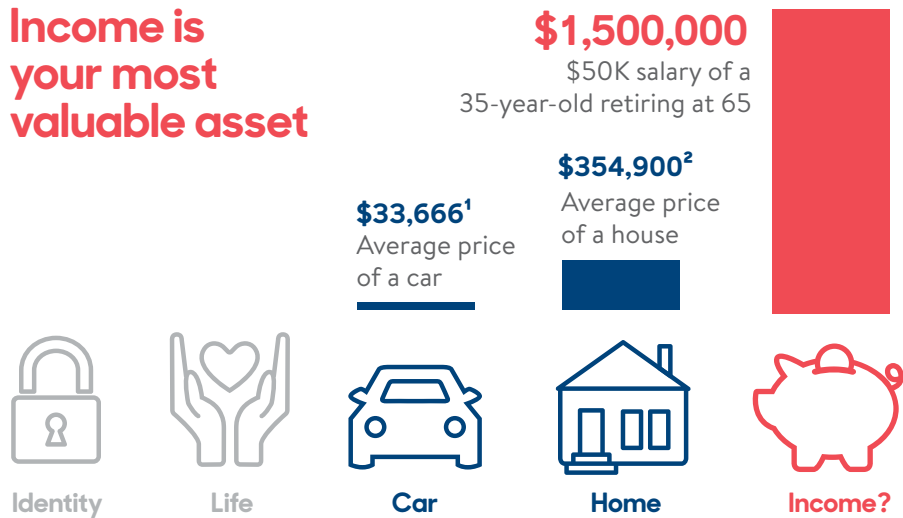


# Income Protection Realities

Income is critical to most workers' financial security, yet they rarely think about how an illness or injury could prevent them from working and put their income at risk.

**Income is your most valuable asset**



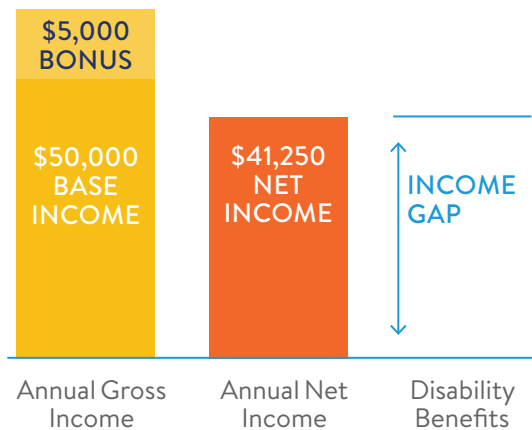
You protect your car, home, life & identity  
**Why not your income?**

**Most common cause of disability<sup>3</sup>**

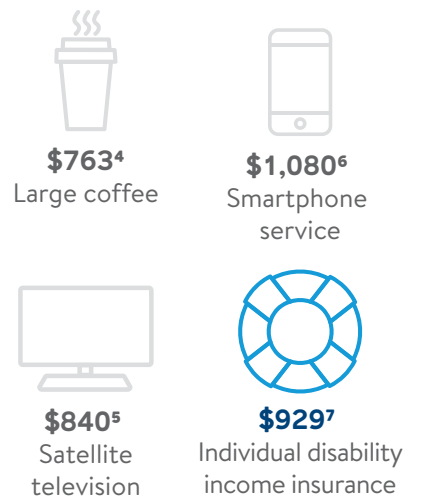


**Disability income gap**

The Disability Income Gap is the difference between current net income and the income you would receive if you were to become disabled.



Look at how the annual cost of Disability Income (DI) insurance compares to annual costs of other products/services



The sample rate shown is for a male. DI insurance costs for a woman using the same parameters is \$1,461.



Average duration for all MassMutual DI claims based on claims incurred from 1986 - 2016:



Chart assumes a 25% tax rate. Actual tax rates may vary.



<sup>1</sup> Kelley Blue Book, March 2016.

<sup>2</sup> Census Bureau, October 2016.

<sup>3</sup> Council for Disability Awareness 2014 Long-Term Disability Claims Review; Disability Claims by Diagnosis.

<sup>4</sup> Source: Fastfoodmenuprices.com 9/2017. Daily large coffee at Dunkin' Donuts – \$2.09 per day.

<sup>5</sup> Source: DirecTV.com 9/2017. XTRA package with DirecTV – \$70.00 per month.

<sup>6</sup> Source: AT&T 9/2017. Unlimited talk, text, and 15GB data – \$90.00 per month.

<sup>7</sup> Male age 30, Radius Choice 4A occ class, 90 day waiting period, benefit period to age 65, \$4,050 monthly total disability benefit. Annual premium for Female client with same assumptions: \$1,461.

<sup>8</sup> U.S. Social Security Administration, Fact Sheet September 2017.

**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.**

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

**Medical Examination:** A medical examination is required to apply for the Policy.

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

This Policy does not provide any benefit for any Disability:

- during a period of legal incarceration in a penal or correctional institution of more than 7 days or during a period of legal detention of more than 7 days. Also, this time does not apply for completion of the Waiting Period.
- sustained during declared war or undeclared war or act of war.
- caused or contributed to by normal pregnancy or childbirth.
- sustained during participation in a riot or insurrection.
- caused by any intentionally, self-inflicted injury.
- sustained during the Insured's commission of, or attempt to commit, a felony under local, state or federal law, or while engaged in an illegal occupation.
- that results from, or is contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description.

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.

Disability income insurance replaces a portion of your income with a monthly benefit should you become too sick or hurt to work.

Radius Choice may not be available in all states.

Radius Choice (policy form #XLIS-RC-15 and ICC15-XLIS-RC; ICC15-XLIS-RC in North Carolina) is issued by Massachusetts Mutual Life Insurance Company. Policies contain 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.