



Buy-Sell Planning for Business Partners

You and your business partners are a team.
What if a disability took one of you out of the picture?

The success of your business relies on teamwork

You and your business partner(s) are a team, working hard every day to meet the demands of running a business.

A major part of the success of your business is attributable to that teamwork.

You share a vision of how to run the business, where the business is going and how to get there.

Help prepare your partnership to meet the challenges of a disability

A Buy-Sell agreement funded with a disability income insurance policy from MassMutual can help demonstrate to investors, creditors, employees and customers that your business is prepared to meet the unexpected challenges a disability can create.

And it can help safeguard your business by providing the funds necessary for an owner to purchase a disabled partner's share of the business, up to the terms of the contract.

MassMutual can help

- With a Buy-Sell Agreement, funds that enable the business to buy out the principal's share of the business in the event of a total disability can come from several sources – the business, another buyer or insurance policies.
- Funding the disability portion of the agreement with insurance helps transfer the risk from your business to MassMutual. It also helps avoid looking for funding at the worst time – when the business is functioning without a partner. The policyowner may be the business, a trust or each business owner may own a policy on the other business owners.
- MassMutual has disability Buy-Sell policies with limits of up to \$3.0 million so you can protect a large percentage of your business's value. The coverage participates with other inforce disability income Buy-Sell coverage up to the \$3.0 million limit, so you can supplement any existing Buy-Sell coverage with a MassMutual contract.¹

Why MassMutual?

Since 1851, MassMutual has maintained a long-term focus, providing the strength and stability policyowners expect. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

Our mutual company structure enables us to manage with the long-term interests of our policyowners and customers in mind, and aligns the Company's interests with those of our policyowners. When working with MassMutual, you can be confident that we will be there to honor our commitment to you.

Assess Your Needs Today

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal needs and to learn more, please visit www.massmutual.com.

With a Buy-Sell agreement funded by a MassMutual disability income insurance product, you have a choice of benefit payment methods:

- Lump sum (one payment)
 - Monthly check (for a period of years)
 - Down payment (a combination of lump sum and monthly).
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NOT FOR USE IN CALIFORNIA.

¹ In Kansas, New Hampshire, and New York, if any existing Disability Buy-Sell coverage is in force with another carrier, we are unable to participate in offering Buy-Sell in these states.

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 55.0 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.

Disability Buy-Sell [Policy Form Bsell-00 and Bsell-00(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. This policy has 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. This policy is not available for sale in California.

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