



MassMutual Income Protection Option

Disability Income Insurance

Help make your financial future more secure

The MassMutual Income Protection Option is an individual disability income (DI) insurance policy made available with a streamlined application process when applying for a Whole Life or Term Life Insurance policy from Massachusetts Mutual Life Insurance Company (MassMutual). This insurance can help you replace a portion of your income including bonuses and commissions with tax-free benefits for up to two years, should you become too sick or hurt to work. The policy includes a Catastrophic Disability Benefit Rider that provides an additional monthly benefit to age 65 for catastrophic disability.

Your eligibility for the DI policy is determined using information from your life insurance application along with a few additional questions. If eligible, you may choose to purchase the DI policy whether or not you purchase the life insurance.

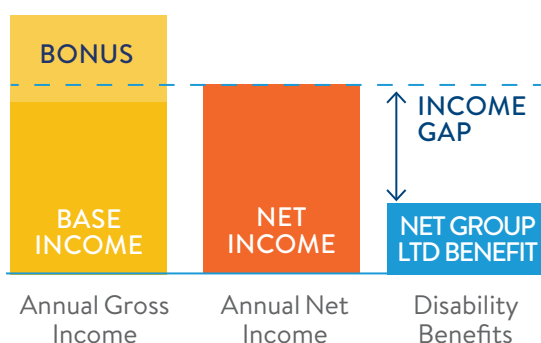
Income... Your most valuable asset

Your income will most likely be your single biggest asset. It is the source of funding today and every day for the remainder of your life. Your income will pay for your car, home, and living expenses etc; it will fund the needs, hopes and dreams for you and the ones you love.

Understanding coverage you may already have

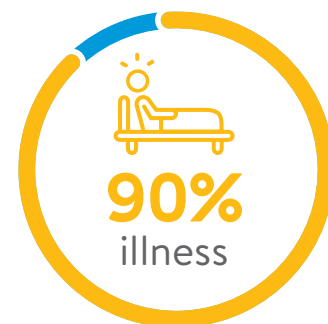
Many people know the group long-term disability (GLTD) benefits made available to them in the form of a company's employee benefits package will pay a portion of their income should they become disabled. Identifying the actual portion of income covered by GLTD benefits, and which benefits are taxable is essential in identifying the "gap" in your disability income coverage.

REDUCING THE GAP



Most Common Cause of Disability¹

 **10%**
Accident/Injury



 **1 in 4**
20-year-olds will become disabled before they retire²

MASSMUTUAL INCOME PROTECTION OPTION DETAILS

Total Disability Coverage:	You are eligible for benefits if you become unable to perform the main duties of your occupation due to sickness or injury, are not working in any other occupation and are under a doctor's care. ³	
Waiting Period:	90 Days	
Benefit Period:	2 years	
Catastrophic Disability Benefit Rider (CAT):	The MassMutual Income Protection Option includes the CAT Rider. This rider is required and provides benefits that cover up to 100% of pre-disability earned income when combined with benefits under the policy. Benefits will be paid if you suffer a presumptive disability, or if you qualify under the definition of total disability and either cannot perform 2 of 6 activities of daily living, or you suffer a severe cognitive impairment.	
Waiting Period:	90 Days	
Benefit Period:	To Age 65	
Issue Ages:	25 – 50	
Minimum Annual Income Requirement:	\$60,000	
Policy Size:	Applicant without Group Long Term Disability coverage in force:	
	Annual Income	Monthly Benefit Eligibility
	• \$60,000 – \$100,000	• \$500 – \$2,000
	• \$100,001 – \$150,000	• \$500 – \$3,000
	• \$150,001+	• \$500 – \$4,000
	Applicant with Group Long Term Disability coverage in force:	
	Annual Income	Monthly Benefit Eligibility
	• \$60,000 – \$100,000	• \$500
	• \$100,001 – \$150,000	• \$500 – \$750
	• \$150,001+	• \$500 – \$1,000
Non-cancellable Coverage to Age 65:	MassMutual will not change the rates or cancel your policy before age 65 as long as premiums are paid on time. If you continue to work full-time beyond age 65 and are not disabled, your policy becomes conditionally renewable until age 75 and rates can change. The CAT Rider terminates at age 65.	
Discounts:	10% spousal discount applies for a MassMutual Income Protection Option policy issued on the spouse of a person insured under a MassMutual disability income insurance policy.	

AVAILABLE WITH APPLICATIONS FOR THE FOLLOWING LIFE INSURANCE PRODUCTS

Eligible Products:	Whole Life	Term Life
	Whole Life Legacy 10 Pay	Vantage Term 10, 15, 20, 25, 30
	Whole Life Legacy 20 Pay	Vantage Term Extended Conversion Period 15, 20, 25, 30
	Whole Life Legacy 65	Vantage Annually Renewable Term
	Whole Life Legacy 100	
	Whole Life Legacy High Early Cash Value	
	Only Ultra Preferred, Select Preferred, and Select Preferred Tobacco risk classes are eligible for the MassMutual Income Protection Option.	

Individual Disability Income Insurance through MMIPO provides a limited total disability benefit available utilizing your life insurance application information. More comprehensive coverage may be available outside of the MMIPO if you provide us with additional medical and financial information. Such comprehensive coverage may vary in cost, be less or more expensive, exclude certain conditions or not be available at all. Consult with your financial services representative to ensure that you obtain the level of coverage that is right for you.



Why MassMutual?

Strength

MassMutual has some of the highest financial strength ratings⁴ 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.



¹ Council for Disability Awareness 2014 Long-Term Disability Claims Review; Disability Claims by Diagnosis.

² U.S. Social Security Administration, Fact Sheet, January 2018.

³ The definition of Total Disability is different in Florida. For the definition in Florida, please contact your MassMutual representative.

⁴ Financial strength ratings are as of 5/1/2018: A.M. Best A++; Fitch AA+; Moody's Aa2; Standard & Poor's AA+. Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Ratings are subject to change.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

This product may not be available in all states.

The MassMutual Income Protection Option (Policy Form XLIS-RC-15 et al. with EDI-31 and ICC15-XLIS-RC with ICC17-EDI-31 in certain states including North Carolina) is a disability income insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. This policy has 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.

Life insurance policies issued by MassMutual.