



Choosing the right company for disability income insurance protection.

Radius Choice

When it comes to disability income insurance, the company you choose can make all the difference, and here's why: You may hold your policy for decades and you will want to know that the company you choose will be there for you, should you need to claim benefits.

There are four key areas to consider:

Company

- Financial strength
- History of meeting long-term financial obligations
- In business for policyowners, not stockholders

Contract

- Cannot cancel coverage
- Cannot increase premium
- Coverage for disability in your own occupation

Customization

- Broad protection during a partial disability
- Ability to increase coverage
- Unique features

Cost

- Flexible payment options
- Discount potential



Company

Massachusetts Mutual Life Insurance Company (MassMutual)

Established in 1851, MassMutual has been providing disability income insurance since 1965. Our mutual structure, along with our long-term business approach, has helped keep us strong. This strength means we will be here when you need us most.

Dividends

One of the many benefits of purchasing a disability income insurance policy from MassMutual is the opportunity to receive dividends.

Currently, with the sale of a new policy, dividends are illustrated to become payable for a Radius Choice disability income insurance product after the 5th year (6th year for CA, FL and PR). Any dividends that may be allocated are projected to be paid in cash at a rate of 10% of premium annually.¹ Dividends are not guaranteed.

From 2004–2017, MassMutual paid over \$100 million in dividends on eligible participating disability income policies.²

FINANCIAL STRENGTH³

Financial strength ratings are a key indicator of a company’s ability to meet its financial obligations to its policyowners.

A.M. Best	A++ (Superior) top category of 15
Fitch Ratings	AA+ (Very Strong) second category of 21
Moody’s Investors Service	Aa3 (High Quality) second category of 21
Standard & Poor’s	AA+ (Very Strong) second category of 21

Massachusetts Mutual Life Insurance Company has financial strength ratings that are among the highest in the industry.

¹ The dividend rate is determined annually and subject to change.

² Includes dividends paid on all disability income insurance policies offered by MassMutual. Dividends are paid to the premium payor.

³ Ratings are for Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001, and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company, Enfield, CT 06082. Ratings are as of 6/1/2019 and are subject to change.



Contract

Radius Choice

By choosing a MassMutual Radius Choice disability income insurance policy, you have access to a strong base policy and some of the most comprehensive additional features and riders to help you customize an income protection plan that is as unique as you are.

Non-cancelable coverage

A Radius Choice disability income insurance policy from MassMutual is non-cancelable to age 65. This means that, as long as you pay your premiums on time, MassMutual will not cancel your coverage or increase your premium. Coverage additions will increase premiums.

Some companies offer “guaranteed renewable” policies where rates can be changed on a class basis. These types of policies are often less expensive, but there is no guarantee your premium will not increase in the future.

Definition of disability

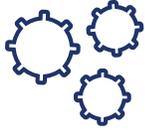
It is important to obtain a disability income insurance policy that defines total disability in terms of your own occupation. Insurance companies have different definitions as to what qualifies as a total disability.

For instance, some companies will pay benefits if you cannot perform the main duties of your own occupation, while others will only pay benefits if you cannot perform the duties of any occupation.

A MassMutual Radius Choice disability income insurance policy provides total disability coverage for the occupation you work in. If you are disabled from your own occupation but are capable of working in a different occupation, you can still qualify for benefits provided you are not working.⁴

⁴ The definition of total disability varies in some states. Please contact your MassMutual financial professional for details.





Customization

MassMutual offers several optional riders⁵ to customize your protection to meet your unique needs.

Protection during a partial disability

Partial disability benefits riders are designed to pay a benefit if you continue to work but, as a result of a sickness or injury, can no longer fully maintain your usual work schedule or perform some of the main duties of your occupation. Consequently, you are losing a portion of your income.

When choosing this type of income protection, you will want the method used to calculate your benefit during a partial disability to be as flexible as possible in order to provide you with the greatest opportunity to capture your highest earning years. This allows you to receive the greatest amount of benefit. With this in mind, MassMutual's Extended Partial Disability Benefits Rider offers three options to calculate your benefit, something few other carriers offer.

Coverage to keep up with your income

If you expect your income to increase over time, your disability income insurance coverage should keep up with those increases. Radius Choice offers two options to protect your future earnings increases:

- Future Insurability Option Rider
- Benefit Increase Rider

⁵ Riders are available at an additional cost except the Benefit Increase Rider which is available at no additional cost. State availability may vary.



Each of these options help make additional coverage available and keeps the disability income protection up to date by providing you with the ability to increase the monthly benefit amount **without proof of medical insurability** (you cannot be disabled, you must be working full time and financial underwriting is required). Simply put, as your income increases, you can elect to raise the amount of your monthly disability coverage to more closely align with your current salary.

Although these riders provide additional coverage opportunities, there are several important differences, so be sure to consult your financial professional about which option is right for you.

Student Loan Rider⁶ – Coverage for college debt

If you are a recent college graduate, you may be beginning your career with sizable student loan debt. Defaulting on your loan due to a disability this early into your career may affect your credit well into the future.

Through the Student Loan Rider, you can help protect your ability to continue your student loan payments in the event of a total disability. It can be an excellent way to help secure your future and your credit. The Student Loan Rider pays a monthly benefit during periods

of eligible Total Disability for the purpose of reimbursing your student loan debt. Documentation will be required at time of claim to verify the benefit amount to be paid under the Rider.

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.

RetireGuard

Don't let a disability come between you and your retirement. At MassMutual, we have a way to help you continue saving for retirement if you become too sick or hurt to work. And while it's not a retirement plan, nor a substitute for one, it can help replace an amount equal to the contributions that would have been made to your defined contribution retirement plan if you had not become disabled.

When insured with RetireGuard, during a period of total disability, we will pay benefits into an irrevocable trust that offers different investment options so that you can select the option that best meets your retirement goals. The trustee, The MassMutual Trust Company, FSB, will invest (at your direction) the benefits received until retirement age, as defined in the trust.^{7,8} Trust proceeds are then distributed to you to help supplement your retirement benefits.

⁶ Not available in NY.

⁷ Retirement age is generally tied to the end of the benefit period chosen.

⁸ The MassMutual Trust Company, FSB, is a wholly owned subsidiary of MassMutual.

Cost

An economical approach to funding the protection you need.

You may be ready to protect your future income but need a more economical approach to put a policy in place now. Consider graded premium.⁹

Graded premium is a payment structure under which the initial premiums are less than a level premium structure for the early years of the policy. These premiums gradually increase each year, until they become level at age 50 for the duration of the policy. Or you can choose, up until you reach age 40, to convert to a level premium structure. Other carriers typically offer graded premiums that increase up to age 65.

Over the life of the policy, the cumulative premium for the graded premium structure may be more than if the policy were issued with a level premium structure.

Help secure your future and your family's by protecting part of your income.

Your future is worth it. It's time to help keep it a bright one. Let MassMutual help you get there.

**Over \$3.5 billion in total disability income benefits paid
to MassMutual policyowners from 2001–2017¹⁰**

⁹ For issue ages 18–35.

¹⁰ Includes benefits paid on all disability income insurance policies offered by MassMutual.





Radius Choice may not be available in all states.

The competitive information contained herein is based on a variety of publicly available sources we believe are accurate. Information as of August 2018.

Radius Choice (policy form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain state 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.

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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 51.4 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.

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