



**Disabled? Me? Never!**



## What if you were to become too sick or hurt to work?

If you couldn't work, would your family have enough income to meet its financial obligations?

Your value as a provider not only includes your mortgage and car payments, utilities, education and living expenses, it also includes benefits through work and the value of the personal contributions you provide to your family.



# The odds of becoming disabled

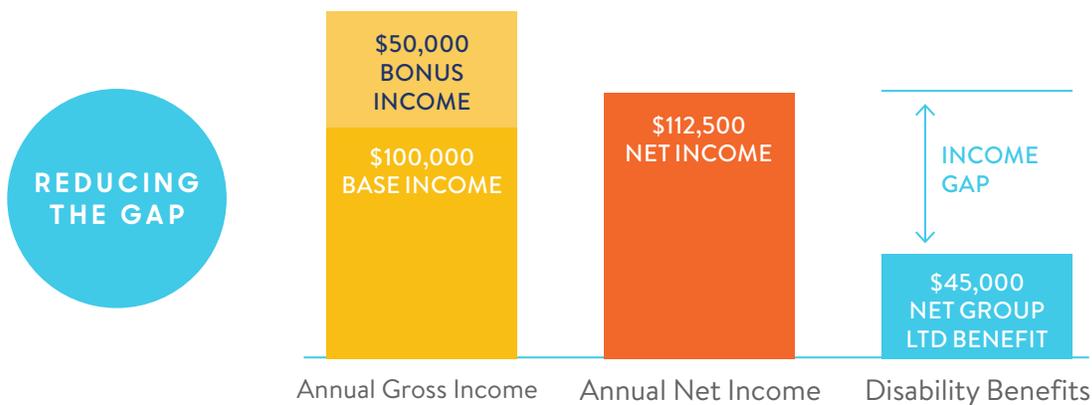
Disability can happen to anyone. Anytime. Anywhere.

No one plans to become disabled. If the unforeseeable happens and you become too sick or hurt to work, individual disability income insurance can help protect a portion of your earned income for the things that matter to you.



## 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.



The above example assumes an effective tax rate of 25% and a Group LTD plan paid for by the employer that provides up to \$5,000 per month.

<sup>1</sup> Kiplinger. What are the odds the IRS will audit your tax return? And what should you do if it is? June 3, 2016.

<sup>2</sup> U.S. Department of Justice. Victims of Identity Theft, 2016.

<sup>3</sup> Social Security Administration. Fact Sheet, 2019.

## What if you became totally disabled and stopped working?

How long could your savings cover your fixed expenses? Personal savings, Social Security or employer-sponsored disability income insurance plans may leave you with less than you would expect.

## Do you have the coverage you need?

Even if you are already covered by a disability income insurance policy, you may still need more protection. This worksheet can help you determine how much you'll need.

### Worksheet for coverage

<b>ENTER</b> your annual take-home pay (after taxes) from wages and salaries from all jobs you hold	\$
<b>ADD</b> your annual contributions to a tax-deferred payroll savings plan, such as a 401(k) or 403(b)	+
<b>ADD</b> any annual pre-tax contributions that you make to a flexible-spending account to help meet medical or child-care costs	+
<b>ADD</b> any bonuses, commissions or freelance income	+
<b>Your Total Income</b>	\$
<b>MULTIPLY</b> by this figure, an estimate of the income you would need to protect	x 0.75
<b>Your total disability income insurance need</b>	\$
<b>SUBTRACT</b> the annual after-tax benefit of your group LTD plan, if any <sup>1</sup>	-
<b>The additional disability income insurance coverage you need<sup>2</sup></b>	\$

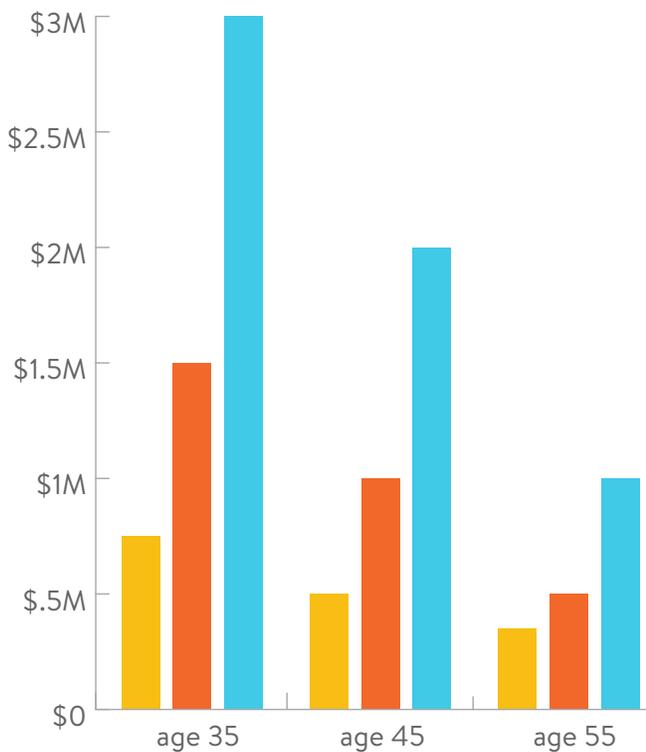
<sup>1</sup> If your employer pays for your group LTD, you can estimate the after-tax benefit by multiplying the benefit by 0.75.

<sup>2</sup> Actual amount would be based on allowable issue and participation limits.

## Potential loss of income

Many people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives — or how it can affect their ability to work, to earn an income and to provide for themselves, their families or their business.

## Financial loss potential from a permanent disability



KEY: Annual pre-disability income

- \$25,000
- \$50,000
- \$100,000

Assumes no further changes to salary and disability lasts to a retirement age of 65.

<sup>1</sup> Source: MassMutual Disability Income Benefits Department. Claims paid from 2001 to 2018.

## Claims paid

Our policyowners purchase disability income insurance with the hope that they'll never need to use it. Keeping a safe and healthy lifestyle is important, but if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual®) will be there. Since 2001, we have paid over \$3 billion in disability benefits to our policyowners.<sup>1</sup> So, if the unforeseeable does happen, you'll know you have a strategy in place to protect a portion of your earned income in the event of a sickness or injury that prevents you from working.

**\$3**  
BILLION

Disability  
benefits paid  
since 2001



Disability insurance is a really simple concept. It protects one's most valuable asset — their income.

- SCOTT RIDER

## Meet Scott Rider – in his own words.

The day I was diagnosed with Parkinson's is etched in my mind like no other day of my life.

It was a sunny fall day, the second time seeing this particular neurologist, and in a matter of seconds in his presence he said "You have Parkinson's disease," and I will tell you at that moment it hit me like a ton of bricks. I think what I remember most vividly is that I stepped outside that physician's office with my wife and I cried — because I knew my life was going to change forever.

It has impacted me, my family, my employees — really my whole world is impacted by my Parkinson's disease. Parkinson's disease has made me more aware of the fact of something that I don't think I really understood in the past — most people that are disabled as a result of an illness, not an accident.

Disability Insurance is a piece of security and I can't even express how much it means to us and our family.

**Most common  
cause of disability<sup>1</sup>**

**88%**  
illness

**12%**  
accident/injury

Scott Rider is a former MassMutual financial professional.

<sup>1</sup> Integrated Benefits Institute, Health and Productivity Benchmarking, 2017 Long Term Disability, September 11, 2018.

## Meeting your unique and changing needs

MassMutual offers flexible solutions for various income levels — from entry-level professionals to middle-income earners to high-net-worth individuals — to help meet your current insurance needs as well as keeping up with future ones.

Over time, your needs may change and our goal is to help ensure that your coverage continues to meet your needs. Our policies have many built-in features that allow you to update your coverage. Riders (at an additional cost) are another way to customize your policy.

## Why MassMutual?

Since 1851, MassMutual's guiding principle is to do the right thing for its policyowners. The financial solutions we offer help protect you, your family and businesses against life's greatest risks. And our commitment to people extends beyond our business model and out into the communities where we operate. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

As a mutual company, MassMutual does not have shareholders. Instead, its policyowners and members are often described as sharing in its ownership. This generally means that if you are insured under a participating individual policy issued by MassMutual, you are a member entitled to vote for the Company's board of directors. And if you also own the policy, you may be eligible to share in any dividends the company may declare.<sup>1</sup>

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## Strength and Stability Matter

At Massachusetts Mutual Life Insurance Company (MassMutual), we operate for the benefit of our participating policyowners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing an insurance company — ownership, strength and stability matter. Learn more at [www.MassMutual.com/mutuality](http://www.MassMutual.com/mutuality).

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<sup>1</sup> Certain disability income insurance policies offered by MassMutual pay dividends, if any are declared, to the "premium payor" who may not be the policyholder. Dividends are not guaranteed.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 to be referred to a representative in your area.

