

Express DI Underwriting Guidelines

	Current Program	Temporary Enhancement to Program
Product	Radius and Radius Choice	Radius and Radius Choice
Issue Age	Up to age 50	Up to age 50
Annual Income	At least \$30,000 ²	At least \$30,000 ²
Occupation Class	3A and above	3A and above
State Availability	All states with exception of Puerto Rico	All states with exception of Puerto Rico
Maximum Monthly Benefit	\$6,000 ³	\$6,001 up to \$10,000 ³
Waiting/Elimination Period	90 days and above	90 days and above
Benefit Period	All	All
Available Riders	All ⁵	All ⁵
Applications	Fully completed A2000 application, Part 2. ⁶	Fully completed A2000 application, Tele-CMI. ⁶
Underwriting Requirements	MIB and RX Check	MIB, RX Check and Milliman Claim Data Check
Financial Requirements	-----	Published financial requirements ⁷

¹ MassMutual reserves the right to order additional requirements based on cause. This may include a Personal History Interview, Supplementary Health Statement and/or Attending Physician Statement. We also reserve the right to rate, modify, exclude or decline coverage based on our findings.

² Starting Professionals will be based on Starting Professional Limits by specialty not to exceed the Maximum Monthly Benefit.

³ Includes inforce and applied for coverage (excluding Group LTD) with any carrier and MassMutual. Must qualify based on our published financial underwriting rules.

⁴ Includes inforce and applied for coverage with any carrier and MassMutual. Must qualify based on our published financial underwriting rules.

⁵ If applying for the Benefit Increase Rider, client must purchase 75% of the maximum eligible benefit amount for the Base policy to qualify for this Rider.

⁶ When in combination with a Life sale, we will hold for Life's published age and amount requirements for our review.

⁷ We recognize that 2019 tax forms may not be available. We'll attempt to use 2018 information and any 2019 information available (e.g. W2, 1099, etc.) to evaluate amounts.
Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA, 01111-0001