

# Protect your clients' greatest asset...

their ability  
to earn an  
income to help  
ensure their  
financial security.

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We'll help you get there.™

Disability Income Insurance

<b>Target Market</b>	Disability income insurance for professionals, business owners (large or small) or corporate executives purchasing coverage on an individual, employer-endorsed or employer-pay basis. Target incomes are \$70,000 and greater. (Not for guaranteed standard issue business where MaxElect is approved.)
<b>Policy Design</b>	Non-cancelable, guaranteed continuable to age 65, conditionally renewable to age 75. Participating contract. Dividends are not guaranteed. Note: Radius 04 series only
<b>Occupational Classes</b>	5A, 4A, 3A, 3D, 3P, 3S, 2A, 2P and A
<b>Waiting Periods</b>	60, 90, 180, 365 and 730* days *Not available in AR, CA, CT, ID, IA, KS, NJ, OK, PA, SC, VT, VA, WA and WV
<b>Benefit Periods</b>	2 years*, 5 years, 10 years, To age 65, To age 67 *2 year benefit period not available with 365 day waiting period in NJ and VA
<b>Issue Ages</b>	18 – 64 (NJ will be issued through age 60 – over age 60 would need to purchase currently approved over age product)
<b>Total Disability<sup>1</sup></b>	Due to sickness or injury, cannot perform main duties of his/her occupation and not working in any other occupation. Must be under a doctor's care.
<b>Partial &amp; Recovery Benefits</b>	Available through our Extended Partial Disability Benefits Rider, provides partial disability benefits if the insured, while still disabled, is able to return to work at his/her regular occupation or a new occupation but in a reduced capacity. Recovery benefit payable to age 65.
<b>Discounts<sup>2</sup></b>	5% 1st year Life/DI cross-sell (discounts not available in NJ) 10% Spousal discount (not available in CA and MD) 10% Association discount, 3+ lives 15% Multi-life discount; Employer-paid, 3-20 lives (except CA, FL, and NY) 25% Multi-life discount, Employer-paid, 3-30 lives in CA, FL, and NY
<b>Premiums</b>	Sex-distinct (individual & association sales) and unisex (Multi-life 3+ lives). Level premiums only. Tobacco use surcharge 35%. Note: All policies unisex in MT
<b>Riders<sup>3</sup></b>	Automatic Additional Benefit Increase Rider (AABI) Catastrophic Disability Benefit Rider (CAT) Cost of Living Rider (COLA) Extended Partial Disability Benefits Rider (EPR) Future Insurability Option Rider (FIO) Group Supplement Rider (GSR) HIV Rider (HIV) Managerial Duties Endorsement Own Occupation Rider Partial Disability Benefits Rider (Partial) RetireGuard Rider (RGR) <sup>4</sup> Short Term Disability Benefits Riders (STR) Social Insurance Rider (SIR)
<b>Key Features</b>	<ul style="list-style-type: none"> <li>■ Group Supplement Rider (GSR) – a partial disability return-to-work benefit that supplements Group LTD.</li> <li>■ Can be used to fund a Qualified Sick Pay Plan.</li> <li>■ Long term care credits built into every policy (not available in CT, FL, ND or TX).</li> <li>■ Retirement contribution protection through RetireGuard Rider (not available in NJ).</li> <li>■ Radius® Executive Select Program.</li> </ul>

*Footnotes:**1 State variations may apply.**2 Discounts (except for spousal discount) are subject to home office approval.**3 Riders subject to state availability; see the DI Reference Manual for rider availability.*

## FlexElect Individual

Designed for those individuals earning between \$30,000 and \$70,000 annually. Typically, these individuals understand the need for disability income insurance, but are looking for affordable, flexible options to change with them as their needs do.

This product is for individual and association business only.

Non-cancelable, guaranteed continuable to age 65, conditionally renewable to age 75. Participating contract. Dividends are not guaranteed.

5A, 4A, 3A, 3D, 3P, 3S, 2A, 2P and A

60, 90, 120, 180, and 365 days

Note: Not available in IA, NJ, VT and VA with a 2-year benefit period

2 years, 5 years, 10 years, To age 65, To age 67

18 – 64 (NJ will be issued through age 60 – over age 60 would need to purchase currently approved over age product)

This product will pay the full total disability monthly benefit if the insured is totally disabled when, due to sickness or injury, the insured:

- During the waiting period and for the first 24 months, cannot perform the main duties of his/her occupation; and
- Is not working at another occupation; and
- Is under a doctor's care
- Thereafter, the inability to perform any occupation based on training, education or experience and is under a doctor's care

Available by rider, provides partial benefits if the insured, while still disabled, has returned to work at his/her regular occupation or new occupation, but in a reduced capacity. Also provides lump sum incentive benefit to the insured for returning to work within 12 months of a disability, payable after a period of disability ends.

5% 1st year cross-sell discount (not available in NJ)

10% Spousal discount (not available in MD)

10% Association discount

Level premiums, gender specific rates.

Nicotine surcharge of 35%.

Note: Unisex rates in MT

Automatic Additional Benefit Increase Rider (AABI)

Catastrophic Disability Benefit Rider (CAT)

Cost of Living Rider (COLA)

Future Insurability Rider (FIO)

Recovery Incentive Benefit Rider (RIBR)

RetireGuard Rider (RGR)<sup>4</sup>

Social Insurance Rider (SIR)

- Offers a 5-year and 10-year benefit period.
- Flexible – designed to grow as clients' needs change.
- Cost effective – designed to appeal to middle income earners.
- Long term care credits built into every policy (not available in CT, FL, ND or TX).
- Retirement contribution protection through RetireGuard Rider (not available in NJ).

<sup>4</sup> RetireGuard is not a retirement or pension plan or a substitute for such program. Trust assets may not accumulate on a tax-deferred basis and are not paid into an employer-established retirement plan.

# MaxElect

The target market income range for MaxElect is \$70,000 and greater. Recommended target market is the business services industry with 75–500 employees and existing LTD programs in place.

This product is for multi-life business with guaranteed standard issue offers only.

Non-cancelable, guaranteed continuable to age 65, conditionally renewable to age 75. Participating contract. Dividends are not guaranteed.

5A, 4A, 3A, 3D, 3P, 3S, 2A, 2P and A

60, 90, 180, 365\*, and 730\*\* days

\*Not allowed in IA, NJ, VA, VT with a 2-year benefit period

\*\*Not available in AR, CA, CT, IA, ID, KS, NJ, OK, PA, SC, VT, VA, WA and WV

2 years, 5 years, 10 years, To age 65, To age 67

18 – 64 (NJ will be issued through age 60 – over age 60 would need to purchase currently-approved over age product)

Due to sickness or injury, cannot perform the main duties of his/her occupation and is not working at another occupation. Must also be under a doctor's care.

Available through our Extended Partial Disability Benefits Rider, provides partial disability benefits if the insured, while still disabled, is able to return to work at his/her regular occupation or a new occupation but in a reduced capacity. Recovery benefit payable to age 65.

Discounts are 15%, 25%, and 35%. Employer paid cases will be eligible for an additional 7% discount.  
(FL, CA, and NY: 15% discount not available)

Multi-life level premium.  
Unisex rates.  
Nicotine surcharge of 35%.

Automatic Additional Benefit Increase Rider (AABI)  
Catastrophic Disability Benefit Rider (CAT)  
Cost of Living Rider (COLA)  
Extended Partial Disability Benefits Rider (EPR)  
Future Insurability Option Rider (FIO)  
Group Supplement Disability Benefits Rider (GSR)  
Own Occupation Rider  
Partial Disability Benefits Rider (Partial)  
RetireGuard Rider (RGR)<sup>4</sup>  
Short Term Disability Benefits Riders (STR)  
Social Insurance Rider (SIR)

- Variety of pre-existing condition limitation levels available.
  - Ability to better align with clients' LTD plans.
  - Conducive to renewal strategies.
  - Reduces premium cost.
- Long term care credits built into every policy (not available in CT, FL, ND or TX).
- Retirement contribution protection through RetireGuard Rider (not available in NJ).

# FlexElect Multi-life

The target market income range for FlexElect is \$30,000–\$70,000. The recommended target is small businesses with 75–250 employees in the business services industry. It is preferred that these companies currently have LTD programs in place (or are in the process of doing so).

This is a multi-life product designed for 3+ lives.

Non-cancelable, guaranteed continuable to age 65, conditionally renewable to age 75. Participating contract. Dividends are not guaranteed.

5A, 4A, 3A, 3D, 3P, 3S, 2A, 2P and A

60, 90, 120, 180, 365, and 730\* days

\*Not available in AR, CA, CT, ID, IA, KS, NJ, OK, PA, SC, VT, VA, WA and WV

2 years\*, 5 years, 10 years, To age 65, To age 67

(All benefit periods available for ages 63 and 64)

\*Not available in NJ and VA with 365 day waiting period

18 – 64 (NJ will be issued through age 60 – over age 60 would need to purchase currently approved over age product)

This product will pay the full total disability monthly benefit if the insured is totally disabled when, due to sickness or injury, the insured:

- During the waiting period and for the first 24 months, cannot perform the main duties of his/her occupation; and
- Is not working at another occupation; and
- Is under a doctor's care.
- Thereafter, the inability to perform any occupation based on training, education or experience and is under a doctor's care

Available by rider, provides partial benefits if the insured, while still disabled, has returned to work at his/her regular occupation or new occupation, but in a reduced capacity. Also provides lump sum incentive benefit to the insured for returning to work within 12 months of a disability, payable after a period of disability ends.

15% 3-20 lives, employer-paid

25% 21+ lives employer-endorsed

25% 21-99 lives, employer-paid

35% 100+ lives, employer-paid

Unisex for multi-life sales.

Premiums will be level to age 65, at which time the policy may be continued on a conditionally renewable basis up to age 75.

Nicotine surcharge of 35%.

Catastrophic Disability Benefit Rider (CAT)

Cost of Living Rider (COLA)

Recovery Incentive Benefit Rider (RIBR)

RetireGuard Rider (RGR)<sup>4</sup>

Social Insurance Rider (SIR)

- Can be used to fund a Qualified Sick Pay Plan.
- Offers a 5-year and a 10-year benefit period.
- Designed to grow as client's needs change.
- Designed to appeal to middle-income earners.
- Long term care credits built into every policy (not available in CT, ND and TX).
- Retirement contribution protection through RetireGuard Rider (not available in NJ).

Disability income insurance (using Radius or MaxElect) for professionals, business owners, (large or small), or corporate executives purchasing coverage on an individual, employer-endorsed, or employer-pay basis of both employee and employer contributions to defined contribution retirement plans.

Non-cancelable, guaranteed continuable to age 65. Participating contract. Dividends are not guaranteed. Not available in NJ.

5A, 4A, 3A, 3D, 3P, 3S, 2A, 2P and A

180 and 365 days

10 years, To age 65, To age 67

18 – 60

18 – 64 Multi-life (GSI only)

Refer to the Radius or MaxElect definition of disability.

N/A

Multi-life discounts available up to 35%, based on case size  
5% 1st year cross-sell discount  
5% Association discount

Level premiums, sex-distinct (individual and association), unisex (Multi-life). Tobacco use surcharge 35%.

Cost of Living Rider (COLA)  
Future Insurability Option Rider (FIO)

- Utilizes the Radius total-only policies or MaxElect.
- Protects both employee contributions AND employer match contributions to a retirement savings plan in the event of total disability (subject to current IRS limits).
- RetireGuard is also available as a rider on our Radius, MaxElect and FlexElect policy series.

#### Eligible Retirement Plans<sup>5</sup>

- Defined Contribution Pension Plans<sup>5</sup>
  - 401(k) plans
  - Profit-sharing plans
  - Keogh plans
  - Stock bonus plans
- Employee Stock-Ownership Plans (ESOPs)
- Individual Retirement Accounts (IRAs)
- Simplified Employee Pensions (SEPs)
- Tax-Sheltered Annuity Arrangements/ 403(b) Plans (non-STRS plans)
- Certain Non-Qualified Deferred Compensation Arrangements (evaluated and issued on a case-by-case basis)

## Business Overhead Expense (BOE-01 Series)

Disability income insurance for professional and nonprofessional small business owners to reimburse the business owner for overhead expenses in the event that he/she is disabled and cannot pay the covered overhead expenses of his/her business because of a decrease in income due to disability.

Non-cancelable. Guaranteed level rates to age 65. Guaranteed renewable from 65-75. Participating contract. Dividends are not guaranteed.

5A, 4A, 3A, 3D, 3P, 3S, 2A, 2P and A

30, 60 and 90 days

12, 18 and 24 months

18 – 60

Due to sickness or injury, cannot perform the main duties of his/her occupation. Must be under a doctor's care.

Available by rider. Provides a disability benefit if the insured, while still disabled, is able to return to work at his/her regular occupation but in a reduced capacity.

5% 1st year cross-sell (Not available in NJ.)  
15% Multi-life discount (3+ lives)  
10% Association discount

Sex-distinct, (individual, association and multi-life) level premiums only.  
Tobacco use surcharge 25%.  
Note: Female rates used for both sexes in MT, PR subject to 35% surcharge.

Automatic Additional Benefit Increase (AABI)  
Additional Monthly Benefit Rider (AMBR)  
Future Insurability Option Rider (FIO)  
Income Protection Rider (IPR)  
Managerial Duties Endorsement  
Partial Disability Rider (PDR)  
Professional Replacement Expense Rider (PRER)

- Individual Protection Rider (IPR) protects 60% of business owner's individual income to a max of \$5,000/month in the event of total disability. Not available when LTD or other IDI coverage is in-force.
- Partial and Professional Replacement Expense Riders offer coverage for full benefit period of the base policy.
- Death benefit of two times the monthly benefit regardless if the insured is disabled at the time of death. If death occurs before age 65 and the insured still holds a business interest, the benefit is paid to the business.
- No financial requirements under \$10,000 of monthly benefits (for total in-force and applied for).
- No chemical profile required for monthly benefits under \$5,000, except in FL and PR.

# Buy-Sell

Disability income insurance for professional and nonprofessional small business owners to provide funds for purchase of the insured's share of ownership in the event that he/she becomes totally disabled.

Conditionally renewable with guaranteed level rates to age 65. Participating contract. Dividends are not guaranteed.

5A, 4A, 3A, 3D, 3P, 3S, 2A and 2P

12, 18 and 24 months

2, 3, 5 years (Monthly)  
Lump Sum  
Combination of Lump Sum and Monthly

18 – 60

Due to injury or sickness, cannot perform the substantial duties of his/her occupation and does not perform any work for the business entity. Must be under a doctor's care.

N/A

5% 1st year cross-sell (Not available in NJ)  
15%\* Multi-life discount for 2+ lives\*\*  
\*25% in FL  
\*\*Not available in NY

Sex-distinct. Level premiums only.  
Tobacco use surcharge 25%.  
Note: Female rates used for both sexes in MT

Future Insurability Option Rider (FIO)

- Coordinates with existing Buy-Sell coverage (excluding NY).
- Very competitive lump-sum and 2-year benefit rates.



Individuals who do not have individual coverage and desire basic coverage. Sold in conjunction with eligible MassMutual and subsidiary company life insurance policies.

Non-cancelable. Guaranteed level rates to age 65. Conditionally renewable for one year periods age 65 to age 75. Participating contract. Dividends are not guaranteed.

Full-time occupations<sup>6</sup> earning a minimum of \$12,000 annually.

60 days, 0 days presumptive

Benefits are paid until benefit pool is depleted or individual is no longer disabled. Provides a pool from which an insured is paid a monthly benefit. Pool is based on net earnings at time of application. There are two different benefits available: The Non-Occupational Accident Benefit and the Extended Disability Benefit.

18 – 60

Accident Benefit – Due to injury or sickness resulting from an accident and the disability occurs within 90 days of accident, cannot perform main duties of his/her occupation, and not working in another occupation. Must be under a doctor's care.

Extended Disability Benefit – Cannot perform two or more activities of daily living without assistance and is unable to perform the main duties of his or her occupation, and not working in another occupation. Must be under a doctor's care.

N/A

5% 1st year cross-sell

Issue age banded rates and sex-distinct.\*

Level premiums until age 65.

Tobacco use surcharge 25% (20% in PR).

\*Unisex rates in MT

No riders available

- Easy to sell and easy to buy with its simplified underwriting and affordable rates.
- Most occupations are eligible for Axis including self-employed professionals working out of their homes and blue-collar workers<sup>9</sup>
- Because it's sold in conjunction with a MassMutual life insurance policy, two commissions are payable (Life and DI).

*6 Occupations where a Life policy is issued with a "flat extra" premium charge, including those for avocation or occupation, are not eligible.*



## ■ **Automatic Additional Benefit Increase (AABI)**

Allows the automatic annual purchase of benefits without evidence of medical or financial insurability (insured cannot be disabled). Increase amount is 3%. Not available in CA, FL and PR.

## ■ **Additional Monthly Benefit Rider (AMBR)**

Provides an additional benefit with a waiting period identical to the base, but with a shorter benefit period.

## ■ **Catastrophic Disability Benefit Rider (CAT)**

Provides benefits to cover up to 100% (at time of issue) of pre-disability earned income when combined with a base policy. Benefits will be paid if the insured incurs a presumptive disability, OR if he/she qualifies under the base definition of disability AND either cannot perform 2 of 6 Activities of Daily Living, or develops a severe cognitive condition.

## ■ **Cost of Living Rider (COLA)**

Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases are compounded at 3% with no cap.

## ■ **Extended Partial Disability Benefits Rider (EPR)**

Provides a disability benefit if, while still disabled, the insured returns to work at either his/her regular occupation or a new occupation, and as the result of the disability suffers at least a 20% loss of income. Also includes a Recovery Benefit which takes effect should the insured return to work (after disability) on a full-time basis and still incurs a loss of income at least 20% of his/her pre-disability income as a result of the disability.

## ■ **Future Insurability Option Rider (FIO)**

Allows (before disability) the insured to increase the amount of monthly disability coverage as his/her income increases, expenses increase (BOE) or as owner's business value increases (Buy-Sell).

## ■ **Group Supplement Rider (GSR)**

Provides additional return-to-work benefits which enhance the benefits an insured receives from his/her group LTD plan during a partial disability.

## RIDERS (CONTINUED)

### ■ **HIV Rider**

Provides monthly benefits should the insured test positive for HIV. Benefits will be paid whether the insured is working or not, whether he/she is symptomatic or not, and regardless of how the virus was contracted. Available to health care professionals only.

### ■ **Income Protection Rider (IPR)**

Provides income protection for the business owner in the event of total disability.

### ■ **Own Occupation Rider**

Provides a disability benefit when the insured is totally disabled and is working in another occupation.

### ■ **Partial Disability Benefits Rider (Partial)**

Provides a disability benefit if the insured, while still disabled, is able to return to work at his/her regular occupation but in a reduced capacity. Benefit is limited to six months.

### ■ **Professional Replacement Expense Rider (PRER)**

Pays the salary of the person employed to perform the insured's duties during total disability.

### ■ **Recovery Incentive Benefit Rider (RIBR)**

Provides two benefits: one for partial disability and one for full-time return to work.

### ■ **RetireGuard Rider (RGR)**

Helps to protect both employee contributions and employer match contributions to a retirement savings plan in the event of total disability (subject to current IRS limits).

### ■ **Short Term Rider (STR)**

Provides disability benefits for a short period of time during the waiting period of employer-pay salary continuation plans, or LTD plans with 180-day or longer waiting periods.

### ■ **Social Insurance Rider (SIR)**

Provides a monthly income benefit during disability without duplicating benefits provided by Social Security, state cash sickness or worker's compensation.

# ENDORSEMENTS

## ■ **Managerial Duties Endorsement**

Modifies the definition of total disability or total/partial disability. Offers occupation classifications to business owners that are more liberal than would be offered if covering the business owner's manual duties.

## ■ **Maximum Benefit Period Endorsement**

Waives the standard mental disorder limitation of 24 months. Available only on multi-life employer-pay cases of 20+ lives with prior home office underwriting approval. An additional cost of 10% of premium is also charged.

# PROGRAMS

## ■ **Spousal Discount Program**

If Radius, MaxElect, FlexElect, BOE, or Buy-Sell is purchased on the initial policy, the client's spouse is eligible for a 10% discount on a Radius or FlexElect Individual Policy.

## ■ **Radius® Executive Select Program**

We may issue up to \$15,000 of additional Radius coverage to 5A and 4A executives who earn more than \$800,000 annually – an extra premium applies. Please contact (800) 272-2216, press 3 for DI.



## Why MassMutual?

Producers who sell disability income insurance solutions from Massachusetts Mutual Life Insurance Company (MassMutual) enjoy the benefits of a company with more than 154 years of financial strength. A company that is ranked among *Fortune's* top "Most Admired Companies" in our industry category (according to *Fortune Magazine*, March 19, 2007). A company with a track record of helping financial professionals achieve success with cutting-edge tools and services that help attract and educate clients, as well as simplify sales and underwriting processes. And a company that rewards top performance and offers a flexible disability income insurance product portfolio with customizable, needs-based coverage solutions to help protect a portion of your clients' personal income, businesses, and ability to make retirement contributions.

MassMutual Financial Group is the fleet name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates, with more than \$450 billion in assets under management at year-end 2006. Assets under management include assets and certain external investment funds managed by MassMutual's subsidiaries.

Founded in 1851, MassMutual is a mutually owned financial protection, accumulation and income management company headquartered in Springfield, Massachusetts. MassMutual's major affiliates include: OppenheimerFunds, Inc.; Babson Capital Management LLC; Baring Asset Management Limited; Cornerstone Real Estate Advisers LLC; MML Investors Services, Inc., MassMutual International LLC and The MassMutual Trust Company, FSB.

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Making success easy for you – and your satisfaction with MassMutual – is of the utmost importance to us. To help your clients assess their needs and to learn more, please visit [www.halfapaycheck.com](http://www.halfapaycheck.com) or [www.massmutual.com/halfapaycheck](http://www.massmutual.com/halfapaycheck).



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