

A **Disability Income** Insurance Guide
for Individuals and Families

Disabled? Me? Never!



Insurance Strategies



We'll help you get there

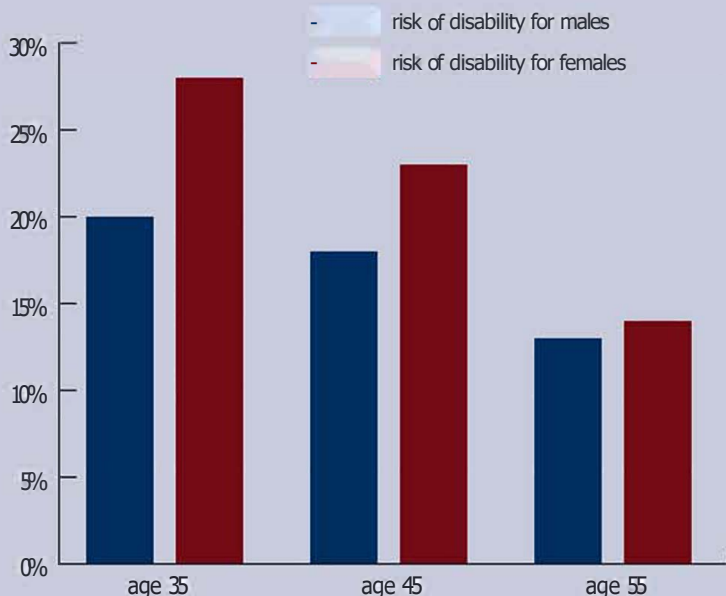


What if you were to become too sick or hurt to work?

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.

Risk of becoming disabled prior to retirement



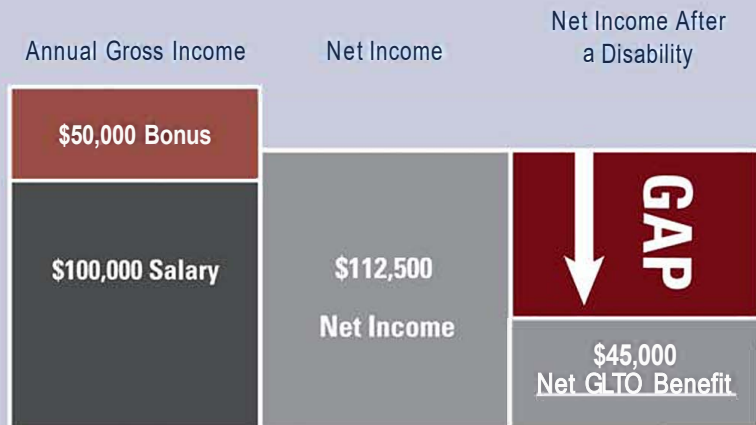
1985 Commissioners' Individual Disability A Table, Society of Actuaries.

The risk of becoming disabled

Disability can happen to anyone. Anytime. Anywhere. No one plans to become disabled. If the unforeseeable happens, only proper planning with individual disability income insurance will help protect a portion of your earned income for the things that matter to you if you become sick or hurt and unable to work.

Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.¹

Disability Income "GAP" example



Above chart assumes a 25% tax rate and a Group LTD plan paid for by the employer that provides 60% to \$10,000 per month.

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.

¹ Social Security Administration, Fact Sheet March 18, 2012.

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, or you can calculate your need on [Line](http://www.halfapaycheck.com) at www.halfapaycheck.com.

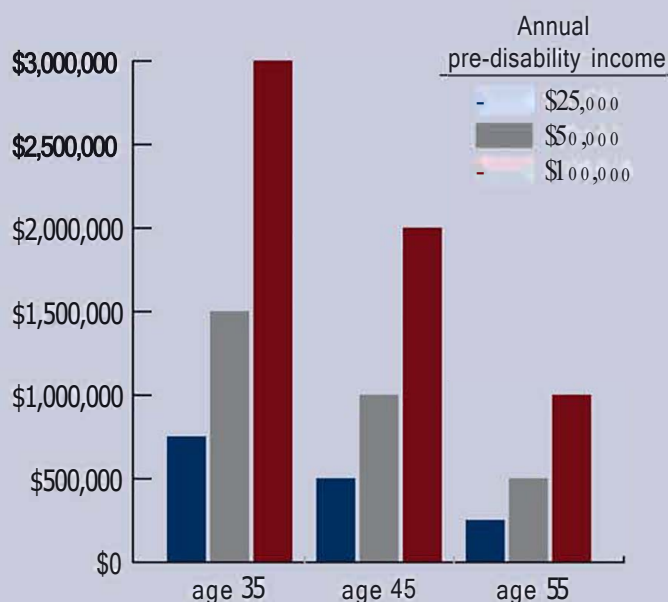
Worksheet for Coverage

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

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

² Actual amount would be based on allowable issue and participation limits.

Financial loss potential from a permanent disability



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

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.

Claims paid

Our policyholders 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 nearly \$3 billion in disability benefits to our policyholders.¹ 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.

"My experience has been nothing but positive and my disability insurance has been a lifesaver."

- MassMutual Claimant, 2011



Sample Causes of Disability

Male

Cause of disability	Age at onset	Claim duration (months)
Chronic fatigue syndrome	35	128 ²
Low back disorder	29	81 ²
Heart rhythm disorder	30	56 ²

Female

Cause of disability	Age at onset	Claim duration (months)
Lung disorder	29	122 ²
Neck disorder	32	49
Joint disorder	27	50

Source: MassMutual claims experience from January 1, 2001 through September 9, 2011.

¹ Source: MassMutual Disability Income Benefits Department, March 2012. Claims paid from 2001 to 2011.

² Open claim.

Note: Claimants listed may be receiving benefits for any combination of total or partial disability. All claims are evaluated based on medical, financial and vocational factors in relation to contract provisions. Claims paid from 2001 to 2011.

Here's how the claims process worked for one of our policyholders.

Donna was a physical therapist who became disabled due to a lumbar spine dysfunction following a motor vehicle accident. Her physician determined that she would not be able to return to a physical therapy career due to the physical demands involved.

After discussions with her claims examiner about her desire to return to the workforce, Donna's file was referred to our vocational case management consultant.¹ After an initial telephone assessment, a referral was made to a vocational rehabilitation consultant in her geographic area. Together, Donna and the vocational case management consultant explored Donna's interests and skills, developed a resume, identified networking opportunities and planned a job search.

As a result, Donna secured a position as a sales representative for an occupational and physical therapy equipment company at a salary level greater than her pre-disability earnings. This allowed Donna to use her knowledge of physical therapy in a new way.

Note: This is an actual case using a fictitious name and is shown for illustrative purposes only.

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 needs.

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.



¹ A vocational case management consultant is integral in the claim management process, identifying resources to assist the insured in the transition to return to work.

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.¹

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.



¹ 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.

*Marc Miner is a registered representative with, and securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA.org/SIPC.org. Miner Financial & Insurance is not affiliated with LPL Financial.

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Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company. Policies contain exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at (800) 272-2216 (press 3) to be referred to a representative in your area.

