



**Chances are, you have  
insurance on your life**



## What if you become sick or hurt and unable to work?

Life is full of significant moments. Some of them you plan, like buying a home or starting a new business. Others you don't, like divorce or becoming sick or hurt. Either way, these are the events that shape your life. These are also the moments that affect your financial stability.

Just imagine what would happen if your income suddenly stopped? Sure, you may have protection at work through a group long term disability plan, but do you realize that most plans cover 60% of base salary and don't protect bonus, commission or other incentive income?<sup>1</sup> Also, the benefit amount under a typical group plan is taxable.<sup>2</sup> And what would happen to your ability to save for retirement?

---

**What if you were not able to go back to work for a significant amount of time?**

---

What if you run a business? Have you considered insurance protection that covers the operating costs of your business? Provides the funds for a partnership buyout should a business partner become disabled? Replaces a portion of lost earnings — either yours or your employees'? Or helps protect your or your employees' ability to continue saving for retirement.

MassMutual can help. No matter which policy you choose, all have the same objective — to provide the coverage to help meet your specific and changing needs.



## Are you prepared for the unexpected?

Do you work full-time or part-time? Do you already have disability income insurance coverage at work? No matter what your personal situation is, we have a solution that may be suitable for you. Our individual policies are non-cancellable<sup>3</sup> to age 65 and portable, meaning you personally own your policy and it can stay with you throughout your career. Our disability income insurance coverage can help replace a portion of lost earnings – or can protect a larger portion of your income by supplementing employer-provided coverage<sup>4</sup>— and can help provide return-to-work benefits. We tailor our individual policies to your particular needs to provide coverage that’s meaningful to you.

---

### You’re probably contributing to a retirement plan, but are you protecting your ability to continue to save for retirement while too sick or injured to work?

---

Many people are living longer and spending more of their life in their retirement years. Saving for a comfortable retirement may be much more important today than it was years ago. If you already have a retirement plan, you may already be ahead of the game. But just saving money may not be enough.

You can help protect your ability to save for your retirement in the event of a total disability with an individual disability income insurance policy from MassMutual.



## Is your business protected?

If you are a business owner, the responsibility of owning and managing your business rests on your shoulders. In the event of a disabling illness or injury, we can provide support. While you recuperate, MassMutual’s disability income insurance protection can help cover day-to-day business overhead expenses for up to two years, and can provide the funds for the purchase of the insured’s share of the business in the event of total disability.



## Assess your needs today.

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal needs and to learn more, please visit [www.massmutual.com](http://www.massmutual.com).





<sup>1</sup> Source: "2013 Employer Perspectives on Disability Benefits" study. Conducted by the Society for Human Resource Management (SHRM) and commissioned by MassMutual.

<sup>2</sup> The information provided is not written or intended as specific tax or legal advice. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

<sup>3</sup> Provided premiums are paid on time.

<sup>4</sup> This supplemental individual disability income insurance does not coordinate with your group long term disability coverage. Claim decisions are rendered independent of each other.

All disability income insurance policies and riders are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Products and riders may not be available for sales in all states, and have exclusions and limitations. For cost and complete details of coverage, please contact your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

© 2017 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.  
All rights reserved. [www.massmutual.com](http://www.massmutual.com).