

Help protect your income with life and disability income (DI) insurance



You protect your home, car, health, and phone... why not protect your income?



Income is your most valuable asset

\$1,500,000
\$50K salary of a 35-year-old retiring at 65

\$33,543¹
Average price of a car



\$366,000²
Average price of a house



1 in 4
20-year-olds will become disabled before age 67³

Average duration for all MassMutual DI claims based on claims incurred from 1986–2014:

4-Years



Without your income how would you pay for:



\$1200⁵
Mortgage payment



\$385⁶
Car payment



\$553⁷
Food



\$917⁸
Child care

Threats to your income



Disability



Death



of Americans have less than \$1000 in savings⁴

Life and disability income insurance can help you protect:



Your assets and lifestyle



Your future plans



Your significant other



Your kids' present/future



Your retirement



- ¹ Kelley Blue Book, August 2015.
- ² Census Bureau, October 2015.
- ³ U.S. Social Security Administration, Fact Sheet, October 13, 2015.
- ⁴ GOBandingRates.com Survey 2016
- ⁵ National Association of Realtors, Home Buyer and Seller Generational Trends, 2016. Based on \$187,000 median home purchase price for first-time buyers under age 35, including principal, interest, taxes and insurance, with a 3.5% down payment.
- ⁶ Honda.com; Autolist.com Survey; Experian State of the Automotive Finance Market, Q1 2016. Based on Honda CR-V with a base MSRP of \$24,045, 68-month loan term and 3% rate.
- ⁷ Bureau of Labor Statistics Consumer Expenditures 2015.
- ⁸ Childcare Aware of America, Patents and the High Cost of Daycare, 2015

Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001 and its subsidiaries C.M. Life Insurance Company and MML Bay State Life Insurance Company, Enfield, CT 06082.

Disability income insurance policies have exclusions and limitations. Disability income insurance protects a portion of your income with a monthly benefit should you become too sick or hurt to work. For costs and complete details of coverage call your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

© 2018 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.
All rights reserved. www.massmutual.com.