



**Helping protect a woman's  
financial future**

# Progress in the workforce

Today, women comprise almost 52% of the workforce – employed in half of all managerial and professional jobs.<sup>1</sup>

## Savvy and Self-reliant

Today, women are executives in major corporations and run their own businesses. They push the limits in sports, lead the way in philanthropy and the arts, and manage increasingly complex households and family matters.

With a busy lifestyle, it's hard to give your financial well-being the attention it deserves. At MassMutual, we understand the demands on you are larger than financial. But having your financial life in order can make it easier to find and maintain balance in other parts of your life. We have the same high standards you have – and the same level of commitment when it comes to protecting the people and assets that are most important to you.

[This is why MassMutual specializes in addressing the distinct needs of women with a diversified portfolio of products and services.](#)

## Women's financial clout

Whether you're the primary, secondary, or sole earner, your income is the key factor that lets you live your life to the fullest.

Also, after decades of escalating education, income and participation in the workplace, women control a large share of annual consumer spending, globally.

As women continue to prosper financially, they do have some unique needs to address.

## Addressing women's unique needs

On average women earn less than men and they live longer, therefore they will need more money in retirement.

This illustrates the importance of earning as much as you can for as long as you can. But, life is unpredictable. What would happen if your ability to earn an income suddenly stopped because you became too sick or injured to work?



## Women are more vulnerable to a disability

Did you know that a woman in her prime working years is much more likely to become disabled – permanently or temporarily – than a man? A 35-year-old woman is 45% more likely than a man to become disabled before age 65.<sup>2</sup>

60% of women say it is very important to maintain a standard of living for their family in case of their own unexpected death or disability.<sup>3</sup>

## The value of disability income insurance

When an injury or illness prevents you from working, your expenses stay the same or may even increase. Mortgages, loans, college tuition, childcare... you and your family must continue to make ends meet. Sadly, a physical setback often causes a financial setback. That is why it is important to consider protecting what may be your most important financial asset: your ability to earn an income.

No one expects to become disabled. If it were to happen, many believe they're already covered adequately at work. Some women may hope to rely on their spouse's income or on savings.

Think objectively. If you depend on two incomes today, could you make ends meet on one tomorrow? Would your savings outlast your disability? What about your ability to continue to save for retirement?

## Supplemental disability income insurance

A group disability income insurance policy provided through your employer, in general, replaces 50%–67% of your pre-disability gross salary, usually excluding any bonuses and commissions.<sup>4</sup>

Supplemental individual disability income insurance can help replace a larger percentage of your pre-disability income than your group disability coverage alone and reduce your income gap until you are able to return to work.\* And, a supplemental disability income insurance policy is portable. That means you can take it with you if you change jobs.

## A sense of security

Purchasing supplemental disability income insurance can provide a sense of security. If you become totally disabled and unable to work, your family may be better prepared to meet its financial obligations without lifestyle changes, and disability income insurance can also provide return-to-work benefits. It's another important piece of a comprehensive financial strategy.

## Life Happens.

**Make sure you have the coverage you need.**

Help protect your own and your family's financial future with disability income insurance from MassMutual. Talk to your MassMutual representative.

\* This supplemental individual disability income insurance does not coordinate with your group long term disability coverage. Claim decisions are rendered independent of each other.

## Why MassMutual?

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Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders by building a reputation for quality, integrity and financial strength. 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.\*\*

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\*\* 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.

<sup>1</sup> Source of data: Women in the Labor Force, U.S. Bureau of Labor Statistics, November 2017.

<sup>2</sup> The 2012 IDEC Claim Incidence Rate developed by the Individual Disability Experience Committee (IDEC) of the Society of Actuaries (SOA).

<sup>3</sup> Financial Experience and Behaviors Among Women, 2014-2015 Prudential Research Study.

<sup>4</sup> Source: 2013 Employer Perspectives on Disability Income Benefits Survey, a collaboration between the Society for Human Resource Management (SHRM) and MassMutual.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111. Policies have exclusions and limitations. For costs and complete details of coverage call your agent or MassMutual at **1-800-272-2216** for a referral to an agent.

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