



## Which of you is the better half?

In almost half of today's households, both spouses work,<sup>1</sup> and in two-income households, having disability income insurance protection on only one half of the couple may mean a benefit that falls seriously short of total household needs. Not only can Massachusetts Mutual Life Insurance Company (MassMutual) help protect a portion of both incomes, we can also help this coverage be even more affordable.

**How? We offer a 10% spousal discount for disability income insurance policies!**

Why? Because we understand that, in dual-income homes, both incomes are important. And helping to provide coverage for a portion of both incomes means better protection for you and your family. What's more is you'll find this discount only at MassMutual,<sup>2</sup> Why settle for anything less?

# Why MassMutual?

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 businesses. MassMutual has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need.

MassMutual is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives. MassMutual is a mutually owned company built on more than a century and a half of financial strength and customer service.

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**Is your family protected?  
Visit [www.massmutual.com](http://www.massmutual.com) today.**

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<sup>1</sup>Based on Bureau of Labor Statistics, U.S. Department of Labor, Employment Characteristics of Families Summary, April 19, 2018.

<sup>2</sup>Based on internal research conducted on major DI carriers as of 8/2018.

Disability Income Insurance policies are issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111. These policies have exclusions and limitations. For complete details and cost of coverage, please contact your MassMutual representative.