



Business overhead expense insurance

Disability insurance solutions for business owners

If you were to become disabled, what would happen to your business?

The success of your business is no accident.

Starting and running your own business takes hard work and grit. You believed in your idea and your abilities.

It was risky to go out on your own, but you worked hard to reduce that risk. You did research, set a business plan, secured capital, identified market need and location, completed competitive analysis. Set up shop in the perfect spot. Hired the right staff. Opened your doors for business. And never looked back.

NOT FOR USE IN CALIFORNIA, FLORIDA OR NEW YORK.

But what if you became too sick or hurt to work?

Have you considered the risk to your business if you were suddenly too sick or injured to work?

How would your business survive? Could your business expenses be paid?

Massachusetts Mutual Life Insurance Company (MassMutual) can help you develop a plan that can help ensure the continuity of your business by helping pay for day-to-day expenses if you become disabled.

MassMutual can help.

- We offer small business owners non-cancelable protection to age 65, with basic coverage to provide expense reimbursement should you become too sick or injured to work.
- We help cover the day-to-day business overhead expenses that can help keep the doors open for up to two years. Employee salaries, rent, leases, insurance premiums and utilities can all be taken care of. It can even help pay the salary of your temporary replacement.

- We can customize your policy to meet your specific needs, at an additional cost, thanks to a number of options – to help meet your business expenses if you are disabled and only able to return to work in a reduced capacity, or to help reimburse you for the salary expense of your temporary replacement or to provide an additional benefit to you – not your business – to help with your personal income loss.

Tax considerations

- Premiums paid are tax-deductible by the business owner.
 - Benefits paid under the policy are taxable; however, the benefits are used to pay for business costs, which are generally tax-deductible.
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Why MassMutual?

Since 1851, MassMutual has maintained a long-term focus, providing the strength and stability policyholders expect. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

Our mutual company structure enables us to manage with the long-term interests of our policyholders and customers in mind, and aligns the Company's interests with those of our policyholders. When working with MassMutual, you can be confident that we will be there to honor our commitment to you.

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.



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.

This policy form is not available for sale in California, Florida and New York.

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