

Business Overhead Expense (BOE) Insurance

Helping to keep the lights on

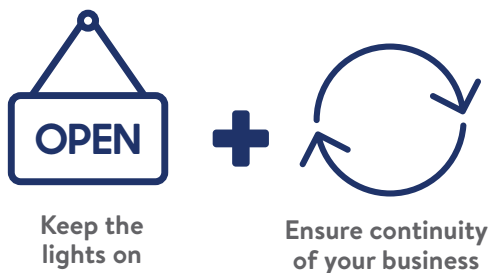
You are your business's most important asset. But what if you had an accident or an illness? Your business expenses could go unpaid. How long could your business last without you? How do you prepare for the unexpected?

MassMutual can help you prepare with Business Overhead Expense (BOE) Insurance. Our BOE policy is designed to help ensure continuity of your business by covering the day-to-day business overhead expenses for up to two years.

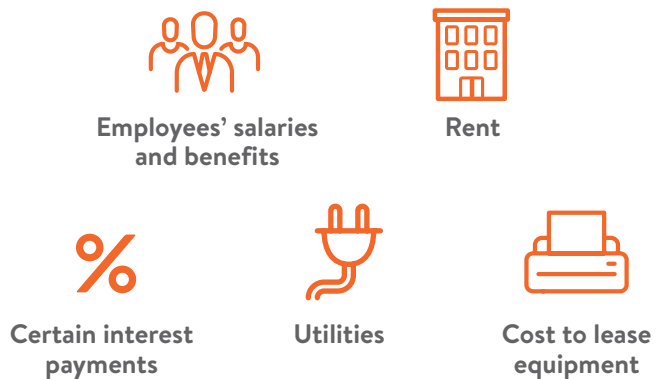
If you or another owner became too sick or hurt to work, what effect would it have to your:



BOE IS DESIGNED TO HELP YOU



COVERED EXPENSES – INCLUDE BUT ARE NOT LIMITED TO



HOW IT WORKS



DON'T LET YOUR POTENTIAL ABSENCE – DUE TO AN UNEXPECTED INJURY OR ILLNESS – IMPACT YOUR BUSINESS'S BOTTOM LINE.



Business Overhead Expense [Policy Form BOE-99 and BOE-99(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. 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.

New York Policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 52.2 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

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