

# Can your savings save you?



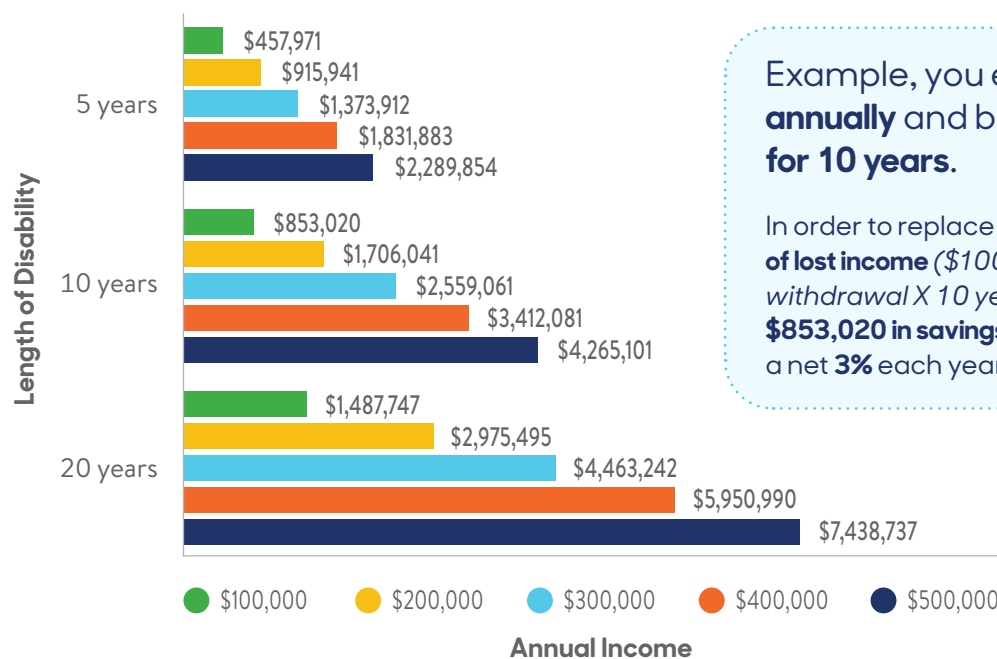
Many people do not realize the risk of becoming disabled as the result of an illness or injury, or the true impact it can have on their savings.

Without a disability income insurance policy in place, everything that relies upon your income (mortgage, family expenses, retirement, etc.) could come out of your savings. How would this effect your overall financial security and quality of life?

To better understand the potential impact a disability could have on your savings, please look at the chart below.

## WHAT DOES SELF INSURANCE LOOK LIKE?

This chart illustrates the amount of savings you would need in order to replace your income.



Example, you earn **\$100,000 annually** and become **disabled for 10 years**.

In order to replace the **\$1,000,000 of lost income** ( $\$100,000$  annual withdrawal X 10 years), you will need **\$853,020 in savings** today, growing at a net **3%** each year.

Assumptions: 3.00% net return. Annual income withdrawn at the beginning of each year over the length of the disability.

**Purchasing a disability income insurance policy can help protect your savings.**

Radius Choice, a disability income insurance policy from MassMutual, can replace a portion of your income – including bonuses and commissions – with a tax-free monthly benefit, should you become too sick or injured to work for an extended period of time.

Massachusetts Mutual Life Insurance Company (MassMutual) has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need. 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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Talk to a financial professional today about protecting your income and your savings with Radius Choice.

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**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 51.0 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.

Radius Choice (Policy Form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain states including North Carolina) is issued by **Massachusetts Mutual Life Insurance Company**, Springfield MA 01111-0001. This policy has exclusions and limitations. For costs and complete details of coverage call your insurance agent or MassMutual at 1-800-272-2216.

