



Individual Disability Income Insurance Product Portfolio

(Fully underwritten products outside of California)

Radius Choice, RetireGuard,
Business Overhead Expense, Disability Buy-Sell

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

Product comparison

	Target Market	Policy Design	Occupational Classes	Waiting Periods
Radius Choice	Disability income insurance for professionals, business owners (large or small) or corporate executives purchasing coverage on an individual, employer endorsed or employer-pay basis. Target incomes are \$70,000 and greater. (Not for guaranteed standard issue business where MaxElect is approved.) In California, please refer to DI1900RCCA.	Non-cancelable to age 65, conditionally renewable from age 65 to 75. Participating contract. Dividends are not guaranteed.	5A/3, 5A, 5P/1, 5P, 4A/2, 4A/1, 4A, 4P, 3A, 3P/2, 3P, 2A, and A	(Elimination period in FL) 60, 90, 180, 365 and 730* days *Not available in NY
RetireGuard (standalone)	Disability income insurance for professionals, business owners, (large or small), or corporate executives purchasing coverage on an individual, employer-endorsed, or employer-pay basis to insure an amount equal to both employee and employer contributions that would have been made to a defined contribution retirement plan if the employee had not become totally disabled. ¹ In California, see DI1900RCCA for product details.	Non-cancelable to age 65. Participating contract. Dividends are not guaranteed. RetireGuard is issued as an endorsement on a Radius Choice policy.	Refer to Occupational Classes for Radius Choice.	180 and 365 days
Business Overhead Expense (BOE-01 Series)	Disability income insurance for professional and nonprofessional small business owners to reimburse the business owner for overhead expenses in the event that he/she is disabled and cannot pay the covered overhead expenses of his/her business because of a decrease in income due to disability. Not available in CA, NY or FL. See DI1900RCCA for more information on CA availability.	Non-cancelable with guaranteed level rates to age 65. Conditionally renewable from 65 to 75. Participating contract. Dividends are not guaranteed.	5A, 5P, 4A, 4P, 3A, 3P, 2A and A	30, 60 and 90 days
Disability Buy-Sell	Disability income insurance for professional and nonprofessional small-business owners to provide funds for purchase of the insured's share of ownership in the event that he/she becomes totally disabled.	Conditionally renewable with guaranteed level rates to age 65. Participating contract. Dividends are not guaranteed.	5A, 5P, 4A, 4P, 3A, 3P and 2A	12, 18 and 24 months

¹ RetireGuard is not a retirement or pension plan or a substitute for such a program. Benefits are paid directly to a trust, not into an employer-sponsored retirement plan. Trust services are provided by The MassMutual Trust Company, FSB.

	Benefit Periods	Issue Ages	Total Disability²	Partial & Recovery Benefits
Radius Choice	2 years, 5 years, 10 years, To age 65, To age 67, To age 70	18-64 (18-60 in FL)	Due to sickness or injury, the insured cannot perform the main duties of his/her occupation and is not working in any other occupation. Must be under a doctor's care.	The Extended Partial Disability Benefits Rider (EPR) provides a benefit for those who suffer a minimum 15% loss of income resulting from a reduced capacity to perform their occupation due to sickness or injury. In addition, during the first 6 months of disability, the insured may also qualify as partially disabled if due to sickness or injury, he/she suffers a minimum 15% loss of time from work or can do some but not all of the main duties of his/her occupation.
RetireGuard (standalone)	10 years, To age 65, To age 67	18-60	Refer to the definition of Total Disability for Radius Choice.	N/A
Business Overhead Expense (BOE-01 Series)	12, 18 and 24 months	18-60	Due to sickness or injury, the insured cannot perform the main duties of his/her occupation. Must be under a doctor's care.	Available by rider. Provides a disability benefit if the insured, while still disabled, is able to return to work at his/her regular occupation but in a reduced capacity.
Disability Buy-Sell	2, 3 and 5 years (Monthly) Lump Sum Combination of Lump Sum and Monthly	18-60	Due to injury or sickness, the insured cannot perform the main duties of his/her occupation and does not perform any work for the business entity. Must be under a doctor's care.	N/A

² State variations may apply; see DI Reference Manual (DI1075) for more information.

Product comparison

	Discounts ³	Premiums	Riders ⁴ /Endorsements
Radius Choice	5% 1st year Life/DI cross-sell (except in NY) 10% Spousal discount 10% Association discount, 3+ lives (except in NY) All states except NY: Employer Endorsed, 3+ Lives: <ul style="list-style-type: none"> 15% Multi-life discount (except FL) 25% Multi-life discount (FL) Non-Employer Endorsed, 3+ Lives: <ul style="list-style-type: none"> 10% Multi-life discount (except FL) 20% Multi-Life discount (FL) New York: Employer Endorsed, 3+ Lives: <ul style="list-style-type: none"> 25% Multi-life discount Employer Sponsored, 3+ Lives: <ul style="list-style-type: none"> 20% Multi-life discount 	Individual: Sex Distinct (All policies unisex in Montana) Association: Sex Distinct (All policies unisex in Montana) Multi-Life Employer Group: <ul style="list-style-type: none"> Employer Endorsed: Unisex³ Non-Employer Endorsed: Sex Distinct (all policies unisex in Montana). Employer Sponsored in New York. Rates are level premium or graded premium (maximum issue age 35) Nicotine use surcharge 35%	Riders⁴ <ul style="list-style-type: none"> Automatic Benefit Increase Rider (ABI) Benefit Increase Rider (BIR) Catastrophic Disability Benefit Rider (CAT) Cost of Living Rider (COLA) Extended Partial Disability Benefits Rider (EPR) Future Insurability Option Rider (FIO) Group Supplement Disability Benefits Rider (GSR) Own Occupation Rider RetireGuard Rider (RGR)⁵ Short Term Disability Benefits Rider (STR) Social Insurance Rider (SIR)⁶ Student Loan Rider (SLR)⁷ Endorsements <ul style="list-style-type: none"> Actively at Work Endorsement Maximum Benefit Period Endorsement⁸
RetireGuard (standalone)	Refer to the Discounts section for Radius Choice.	Refer to the Premiums section for Radius Choice.	<ul style="list-style-type: none"> Cost of Living Rider (COLA) Future Insurability Option Rider (FIO)
Business Overhead Expense (BOE-01 Series)	5% 1st year cross-sell (Not available in NJ) 15% Multi-life discount (3+ lives) 10% Association discount (Not available in MT)	Sex-distinct (individual, association and multi-life) level premiums only. Nicotine use surcharge 25%. Note: Female rates used for both sexes in MT; PR subject to 35% surcharge.	<ul style="list-style-type: none"> Additional Monthly Benefit Rider (AMBR) Automatic Benefit Increase (ABI) Future Insurability Option Rider (FIO) Income Protection Rider (IPR) Partial Disability Rider (PDR) Professional Replacement Expense Rider (PRER) Managerial Duties Endorsement
Disability Buy-Sell	5% 1st year cross-sell (Not available in NJ) 15% (25% in FL) Multi-life discount for 2+ lives. Not available in NY.	Sex-distinct. Level premiums only. Nicotine use surcharge 25%. Note: Female rates used for both sexes in MT.	<ul style="list-style-type: none"> Future Insurability Option Rider (FIO)

³ Discounts (except for Life/DI cross-sell and spousal discount) are subject to home office approval. Unisex rates for Employer-Endorsed Groups are subject to home office approval. Refer to the Multi-Life Group Discount Guidelines for more information.

⁴ Riders available at an additional cost, except for ABI and BIR which are available at no additional cost.

⁵ RetireGuard is not a retirement or pension plan or a substitute for such a program. Benefits are paid directly to a trust, not into an employer-sponsored retirement plan. Trust services are provided by The MassMutual Trust Company, FSB.

⁶ Social Insurance Substitute Rider in NY.

⁷ Not available in NY.

⁸ Available at an additional cost.

	Key Features	
Radius Choice	<ul style="list-style-type: none"> Group Supplement Rider (GSR) – a partial disability return-to-work benefit that supplements Group LTD Can be used to fund a Qualified Sick Pay Plan 	<ul style="list-style-type: none"> Retirement protection through RetireGuard Rider⁹ Radius Choice Executive Select Program¹⁰
RetireGuard (standalone)	<ul style="list-style-type: none"> Total disability is required. Protects an amount equal to both employee contributions AND employer match contributions to a retirement savings plan in the event of total disability (subject to current IRS limits). RetireGuard is also available as a rider on a Radius Choice policy. 	
	Eligible Retirement Plans¹¹	
	<ul style="list-style-type: none"> Defined Contribution Pension Plans <ul style="list-style-type: none"> – 401(k) plans – Profit-sharing plans – Keogh plans – Stock bonus plans Employee Stock-Ownership Plans (ESOPs) Individual Retirement Accounts (IRAs) 	<ul style="list-style-type: none"> Simplified Employee Pensions (SEPs) Tax-Sheltered Annuity Arrangements/403(b) Plans (non-STRS plans) Certain Non-Qualified Deferred Compensation Arrangements (evaluated and issued on a case-by-case basis)
Business Overhead Expense (BOE-01 Series)	<ul style="list-style-type: none"> Individual Protection Rider (IPR) protects 60% of business owner's individual income to a max of \$5,000/month in the event of total disability. Not available when LTD or other IDI coverage is in force. Partial and Professional Replacement Expense Riders offer coverage for full benefit period of the base policy. 	<ul style="list-style-type: none"> Death benefit of two times the monthly benefit regardless if the insured is disabled at the time of death. If death occurs before age 65 and the insured still holds a business interest, the benefit is paid to the business. No financial requirements under \$20,000 of monthly benefits (for total in force and applied for).
Disability Buy-Sell	<ul style="list-style-type: none"> Coordinates with existing Buy-Sell coverage (excluding NH and KS) 	<ul style="list-style-type: none"> Very competitive lump-sum and 2-year benefit rates. Maximum payout \$3.0 million.

⁹ RetireGuard is not a retirement or pension plan or a substitute for such a program. Benefits are paid directly to a trust, not into an employer-sponsored retirement plan. Trust services are provided by The MassMutual Trust Company, ^{F5B}.

¹⁰ Not available in FL and PR. Only available with 5A and 4A occupational classes.

¹¹ Partial list.

Riders¹²

Automatic Benefit Increase (ABI)

Allows the automatic annual purchase of benefits without evidence of medical or financial insurability (the insured cannot be disabled). Increase amount is three percent.

Additional Monthly Benefit Rider (AMBR)

Provides an additional benefit with a waiting period identical to the base, but with a shorter benefit period.

Benefit Increase Rider (BIR)

Allows the purchase of additional monthly disability coverage once every three years as the insured's income increases so long as he/she financially qualifies, is actively at work and is not disabled. To keep the rider in force, every three years the client must submit an application and accept eligible coverage increases, subject to the terms of the rider.

Catastrophic Disability Benefit Rider (CAT)

Provides benefits to cover up to 100 percent of pre-disability earned income (at time of issue) when combined with benefits under a Radius Choice policy. Benefits will be paid if the insured incurs a presumptive disability, or if he/she qualifies under the policy definition of Total Disability and either cannot perform two of six Activities of Daily Living, or develops a severe cognitive condition.

Cost of Living Adjustment Rider (COLA)

Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases are compounded at three percent with no cap.

Extended Partial Disability Benefits Rider (EPR)

The Extended Partial Disability Benefits Rider (EPR) provides a benefit for those who suffer a minimum 15 percent loss of income resulting from a reduced capacity to perform their occupation due to sickness or injury. In addition, during the first six months of disability, the insured may also qualify as partially disabled if due to sickness or injury, he/she suffers a minimum 15 percent loss of time from work or can do some but not all of the main duties of his/her occupation.

Future Insurability Option Rider (FIO)

Allows the purchase of increases in monthly disability coverage as the insured's income increases, as business expenses increase (BOE) or as owner's business value increases (Buy-Sell). The insured cannot be disabled.

Group Supplement Disability Benefits Rider (GSR)

Provides additional return-to-work benefits which enhance the benefits an insured receives from his/her group LTD plan during a partial disability.

Income Protection Rider (IPR)

Provides income protection for the business owner in the event of Total Disability.

Own Occupation Rider

Provides a disability benefit when the insured is Totally Disabled and is working in another occupation.

¹² Riders are available at an additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost. Not all riders are available on all products. Riders are subject to state availability. Refer to the DI Reference Manual (DI1075) on FieldNet for additional information.

Professional Replacement Expense Rider (PRER)

Pays the salary of the person employed to perform the insured's duties during Total Disability.

RetireGuard Rider (RGR)¹³

Helps replace an amount equal to both employee contributions and employer match contributions that would have been made to an eligible defined contribution plan if the employee had not become Totally Disabled (subject to current IRS limits). RetireGuard is not a retirement plan, nor a substitute for one.

Short Term Disability Benefits Rider (STR)

Provides disability benefits for a short period of time during the waiting period of employer-pay salary continuation plans, or LTD plans with 180-day or longer waiting periods.

Social Insurance Rider (SIR)¹⁴

Provides a monthly income benefit during disability without duplicating disability benefits provided by Social Security, state cash sickness or worker's compensation. Except in New York, benefits are not paid for any month that the insured receives Social Security retirement income benefits.

Student Loan Rider (SLR)¹⁵

Provides a monthly benefit for the purpose of repaying an insured's student loan debt while the insured is Totally Disabled.

Endorsements¹⁶

Actively At Work Endorsement

Professionals who meet the criteria for the endorsement will be considered Actively at Work if they are working at least 20 hours per week. We will require the employment agreement which must include the number of agreed upon hours between the employer and the employee. The underwriter will request the employment agreement if it is not submitted with the application and will determine the applicant's eligibility for the Actively at Work Endorsement following review of the application and the employment agreement. If approved, the endorsement will be attached to the policy at time of issue. It cannot be added to in-force policies.

Maximum Benefit Period Endorsement¹⁷

The MBPE removes the 24 month Mental Disorder Limitation from the policy. If the MBPE is attached to the policy, benefits for a Disability caused, or contributed to by, a Mental Disorder will have the same Maximum Benefit Period as any other Disability. The endorsement cannot be removed once the policy is in force.

¹³ When insured with RetireGuard, during a period of total disability, MassMutual® will pay benefits into an irrevocable trust. The trust offers different investment options so that the client can select the option that best meets his/her retirement goals. Trust assets may be tax-deferred depending on the investment option(s) selected. Trust services provided by The MassMutual Trust Company, FSB, a wholly-owned subsidiary of MassMutual.

¹⁴ Social Insurance Substitute Rider in NY.

¹⁵ Not available in NY.

¹⁶ Endorsements not available on all products. Refer to the DI Reference Manual (DI1075) on FieldNet for additional information.

¹⁷ Available at an additional cost. The MBPE is not available to all occupations and is subject to home office approval, except in VT where it is required by state law on all policies with a Benefit Period greater than 2 years. Refer to the DI Reference Manual for a list of occupations that are not eligible for the endorsement.

Programs

Spousal Discount Program

If Radius Choice, BOE or Buy-Sell is purchased on the initial policy, the client's spouse is eligible for a 10 percent discount on a Radius Choice Individual Policy.

Executive Select Program¹⁸

We may issue up to \$35,000 per month of Radius Choice coverage to 5A and 4A executives who earn more than \$800,000 annually – an extra premium applies.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

¹⁸ Not available in FL and PR.

Policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

