

# Individual Disability Income Insurance

## Side-by-Side Product Comparison

**PRINCIPAL 800 BASED ON CONTRACT FILING AND NOT MARKET INFORMATION.**

	Massachusetts Mutual Life Insurance Company	Principal Life Insurance Company	Principal Life Insurance Company
<b>Form #</b>	ICC15-XLIS-RC & XLIS-RC-15 (Radius Choice)	HH 750	ICC22-800-IDI (Income Protector)
<b>Participating Policy</b>	Yes. Dividends, if any, are not anticipated to be credited before the end of the fifth policy year. Dividends are not guaranteed.	No	No
<b>Renewability</b>	Non-Cancelable to Age 65 Conditionally Renewable from Age 65 to 75	Non-Cancelable & Guaranteed Renewable to Age 67 Conditionally Renewable for Life	Non-Cancelable & Guaranteed Renewable to Age 65, 67 or 70 Conditionally Renewable for Life
<b>Issue Ages</b>	18-64	18-64	18-60 (Single-life case); 18-64 (multi-life case; 65-80 for multi-life based on guidelines]
<b>Elimination Periods</b>	60, 90, 180, 365 & 730 days	30, 60, 90, 180 & 365 days	60, 90, 180 & 365 days
<b>Benefit Periods</b>	2, 5, 10 years, To Age 65, To Age 67, To Age 70	2, 5 years, To Age 65, To Age 67, To Age 70	2, 5 years, To Age 65, To Age 67, To Age 70
<b>Premiums</b>	Level or Graded	Level	Level

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Definition of Total Disability	<p>Cannot perform the main duties of his/her occupation, is not working at any other occupation, and is under a doctor's care. ("Modified Own Occ")</p> <p><b>Own Occupation Rider</b> at additional cost. Provides a monthly benefit when the insured cannot perform the main duties of his/her occupation, is working in another occupation, and is under a doctor's care. Rider includes language for medical/dental specialties in the definition of Occupation. ("True Own Occ")</p>	<p>During the "Your Occupation" period: Unable to perform the substantial and material duties of insured's occupation, not working, and under a doctor's care. After the "Your Occupation" period: Unable to work in any occupation for which the insured is reasonably suited and under a doctor's care. Your Occupation Periods are 2 years (built into base policy), 5 years, To Age 65, To Age 67 and To Age 70.</p> <p><b>Regular Occupation Rider</b> at additional cost. Provides a monthly benefit when insured is unable to perform the substantial and material duties of insured's occupation, is under a doctor's care, and is working in another occupation.</p> <p><b>Transitional Occupation Rider</b> at additional cost. Insured will continue to receive benefits if totally disabled in his/her occupation (as defined above) but is working in another occupation. The monthly benefit will be equal to the lesser of:</p> <ol style="list-style-type: none"> <li>1. Prior Earnings MINUS Current Earnings MINUS other Disability Coverage; or</li> <li>2. The Maximum Monthly Benefit PLUS any Social Insurance Substitute Benefit</li> </ol>	<p>During the "Your Occupation" period: Unable to perform the substantial and material duties of insured's occupation, not working, and under a doctor's care. After the "Your Occupation" period: Unable to work in any occupation for which the insured is reasonably suited and under a doctor's care. Your Occupation Periods are 2 years (built into base policy), 5 years, To Age 65, To Age 67 and To Age 70.</p> <p><b>True Own Occupation Rider</b> at additional cost. Provides a monthly benefit when insured is unable to perform the substantial and material duties of insured's own occupation, is under a doctor's care, and is working in another occupation.</p> <p><b>Specialty occupation language</b> is included in every policy at no extra cost. If you are a physician, dentist or lawyer, and have substantially limited your duties to the performance of the usual and customary functions of one or more professionally recognized specialties of medicine, dentistry, or law, and you are performing that specialty at the time you become disabled, Principal considers that specialty your own occupation.</p>

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Partial/ Residual Disability	<p><b>Extended Partial Disability Benefits Rider</b> at additional cost. During the first 6 months, insured has a reduced capacity to perform his/her occupation and suffers at least a 15% loss of income, or suffers a 15% loss of time (i.e., can perform all the main duties of his/her occupation but for no more than 85% of the time they were collectively performed just prior to the start of disability), or cannot perform 1 or more main duty.</p> <p>After 6 months of disability, a 15% loss of income due to diminished capacity is required. During the first 12 months of disability benefits, the monthly payment is 50% of the Extended Partial Disability Monthly Benefit or the amount of the actual loss, whichever is greater. Full benefit will be paid if loss is greater than 75%. After 12 months, benefits are proportionate to the loss of income, or if greater than 75%, full benefit will be paid.</p> <p><b>Maximum Benefit Period:</b> Same as base.</p>	<p><b>Residual Disability and Recovery Benefit Rider</b> at additional cost. Insured is working but suffers at least a 20% loss of income AND he/she is able to perform some, but not all, of the substantial and material duties of his/her occupation (or is unable to work full time in his/her occupation) OR is working in another occupation. During the first 6 months of disability, the benefit is at least 50%. After 6 months, benefits are proportionate to the loss of income. Full benefit will be paid if loss is greater than 75%.</p> <p><b>Maximum Benefit Period:</b> Same as base.</p>	<p><b>Residual Disability and Recovery Benefit Rider</b> at additional cost. During the elimination period:</p> <ul style="list-style-type: none"> <li>• You are not totally disabled; and</li> <li>• You are working in your occupation or another occupation; <b>and</b></li> <li>• Solely due to injury or sickness: <ul style="list-style-type: none"> <li>– You are unable to perform some, but not all, of the substantial and material duties of your own occupation; <b>or</b></li> <li>– You are unable to work full-time in your own occupation; <b>or</b></li> <li>– You have a loss of earnings greater than or equal to 15%</li> </ul> </li> </ul> <p>After the elimination period:</p> <ul style="list-style-type: none"> <li>• You are not totally disabled; and</li> <li>• You are working in your own occupation or another occupation; <b>and</b></li> <li>• Solely due to injury or sickness you have a loss of earnings equal to or greater than 15% and one of the following apply: <ul style="list-style-type: none"> <li>– You are unable to perform some, but not all, of the substantial and material duties of your own occupation; <b>or</b></li> <li>– You are unable to work full-time in your own occupation</li> </ul> </li> </ul> <p>A minimum of 50% of the maximum monthly benefit will be paid for the first 12 months of a residual disability. Full benefit will be paid if loss is greater than 75%. After 12 months, benefits are proportionate to the loss of income or if greater than 75%, full benefit will be paid.</p> <p><b>Maximum Benefit Period:</b> Same as base.</p>

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<b>Pre-Disability Income</b>	<p><b>Calculation:</b> Average of last 12, 24, or highest consecutive 24 out of 60 months.</p> <p><b>Indexing:</b> CPI-based; 3% minimum.</p>	<p><b>Calculation:</b> Highest average monthly earnings for any consecutive 12 months out of the last 24.</p> <p><b>Indexing:</b> CPI-based; 1% minimum.</p>	<p><b>Calculation:</b> Highest average earnings for any consecutive 24 months out of the last 36.</p> <p><b>Indexing:</b> CPI based, 1% minimum.</p>
<b>Recovery Benefit</b>	<p><b>Extended Partial Disability Benefits Rider</b> at additional cost. Benefit is paid after insured returns to work full-time and has an income loss of at least 15% as a result of the disability.</p> <p><b>Max BP:</b> Same as base.</p>	<p><b>Residual Disability and Recovery Benefit Rider</b> at additional cost. Benefit is paid after insured returns to work full-time and has an income loss of at least 20% as a result of the disability.</p> <p><b>Max BP:</b> Same as base.</p>	<p><b>Residual Disability and Recovery Benefit Rider</b> at additional cost. Benefit is paid after insured returns to work full-time and has an income loss of at least 20% as a result of the disability.</p> <p><b>Max BP:</b> Same as base.</p>

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<b>Presumptive Disability</b>	<p>Insured is presumptively totally disabled when sickness or injury causes a complete loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. While the policy is in-force, if the insured suffers a presumptive disability and is under a doctor's care, then full Total Disability Benefit will be paid following the waiting period for Total Disability. If the loss is complete and irrecoverable, full Total Disability Benefits will be paid immediately. MassMutual® will waive the requirement of doctor's care and waiting period.</p>	<p><b>Presumptive Disability Benefit Rider</b> (no additional cost). Presumptive disability is an injury or sickness resulting in the insured's total loss of use for any and every purpose or activity without any possibility of recovery of the power of speech; or hearing in both ears; or sight of both eyes; or the use of both hands, both feet, or one hand and one foot. If the insured meets the definition of presumptive disability, Principal will consider him/her disabled and pay benefits for total disability, regardless of the insured's ability to work or earn an income. Benefits will start to accrue when the presumptive disability occurs, even if the elimination period has not been satisfied. Monthly benefits will be paid as long as the presumptive disability continues, but no longer than the maximum benefit period. If the maximum benefit period is to Age 65, 67 or 70, the maximum benefit period will be extended to "Lifetime." Once Principal begins paying benefits for presumptive disability, the Regular Care by A Doctor requirement is waived.</p>	<p><b>Presumptive Disability Rider</b> No additional cost: An injury or sickness resulting in total loss of use without any possibility of recovery of:</p> <ul style="list-style-type: none"> <li>• Power or speech; or</li> <li>• Hearing in both ears; or</li> <li>• Sight of both eyes; or</li> <li>• The use of both hands, both feet, or one hand and one foot.</li> </ul> <p>Insured is not required to be under the regular care of a doctor. No new elimination period is required, and the benefit will start to accrue on the date of loss. Monthly benefits are paid as long as the loss continues, but no longer than the maximum benefit period.</p>

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<b>Recurrent Disability</b>	Due to the same or related cause and occurs within 12 months of the prior disability (6 months if BP is less than To Age 65). No new elimination period is required.	Due to the same or related cause and occurs within 6 months of the prior disability. No new elimination period is required.	Due to the same or related cause and occurs within 6 months of the prior disability. No new elimination period is required.
<b>Waiver of Premium</b>	After 90 days and for as long as insured remains disabled. Premiums paid during that 90-day period will be refunded.	After 90 days and for as long as insured remains disabled. Premiums paid during that 90-day period will be refunded.	After 90 days and for as long as insured remains disabled. Premiums paid during that 90-day period will be refunded.
<b>Cost of Living</b>	<b>Cost of Living Adjustment Rider</b> at additional cost. 3% compound; no cap; increased benefits can be purchased upon recovery.	<b>Cost of Living Adjustment Rider</b> at additional cost. CPI-based compound; 3% or 6% max, chosen at issue; no cap; increased benefits can be purchased upon recovery.	<b>Cost of Living Adjustment Rider additional</b> cost. CPI-based compound; 3% or 6% max, chosen at issue; no cap; increased benefits can be purchased upon recovery.

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<b>Benefit Indexing</b>	<p><b>Automatic Benefit Increase Rider.</b> Allows insured to increase benefit on 5 consecutive policy anniversaries without evidence of insurability (must not be disabled) through age 55. Each increase will be the greater of \$50 or 3% of the Total Disability Monthly Benefit that required proof of insurability to purchase, and the monthly benefit for the COLA Rider, Extended Partial Disability Benefits Rider and the Own Occupation Rider, if in force at the time of the coverage addition. If insured refuses 2 consecutive increases, all further increases will be forfeited, and the rider will terminate. Underwriting guidelines have been enhanced to make the ABI Rider available with Replacement Ratios greater than 60% when illustrating coverage with underlying GLTD.</p>	<p><b>Future Benefit Increase Rider.</b> Increases are based on the CPI with a minimum 4% and maximum 10% compounded. In addition to the CPI increase, insured may also be eligible for an additional benefit increase based on financial information. When combined together, the CPI increase, and the additional benefit increase cannot be greater than \$500. This rider is renewable every 6 years.</p>	<p><b>Annual Increase (AI) Rider.</b> No additional cost. Rider provides an annual increase in disability benefit amount without evidence of insurability for up to 20 years or the insured's age 50 policy anniversary, provided the insured is not disabled. Increase is a flat 3%(compounded). Benefit is based on the maximum age and occupation class I&amp;P limits. Premiums for increases are based on the insured's attained age and the rates in effect at the time of increase. The increased amount will go into effect on their policy anniversary date. Rider will be terminated after two consecutive increase offers are declined, the age 50 policy anniversary or 20 years, whichever is earlier. Available in conjunction with the MY rider.</p>

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<b>Future Insurability Option</b>	<b>Future Insurability Option Rider</b> at additional cost. Can be exercised annually to age 60; maximum pool size is 3X base up to the maximum issue limit; if insured is disabled during option period, he/she may apply for the increased benefits upon recovery; requires financial underwriting only. If, when exercising an option, the insured qualifies for a more favorable occupation class or issue and participation limits than applied at time of policy application, they will receive the higher class and/or limits.	Not available.	<b>Not Available.</b>

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Future Purchase Option	<p><b>Benefit Increase Rider.</b> Allows policy owner to apply for increased monthly benefits every 3 years to age 52. Must purchase at least 75% of the benefit for which they are eligible at time of issue. To keep MassMutual's BIR in force until age 55, it must be renewed every 3 years. To renew the BIR, the insured must submit an application and accept at least 50% of the increase for which he/she qualifies. If these conditions are not met, the rider will terminate. If the insured's attained age is greater than 52 on the coverage end date of the rider, he/she can increase coverage under the terms of the rider, but the rider will not renew.</p> <p>Note: Cannot have FIO and BIR on the same policy.</p> <p>Rider language enhanced to allow off-anniversary increases in defined scenarios as outlined in the new Additional Benefit Option provision.</p>	<p><b>Benefit Update Rider.</b> Allows insured to increase policy benefits every 3 years without medical evidence of insurability. Depending on underwriting information submitted, increase in coverage may be up to the maximum I&amp;P limits for which insured qualifies. No cap on benefits.</p> <p><b>Advance Option:</b> In the event the insured loses group long term disability coverage, he/she may elect to take the next scheduled BU option early. Must elect no later than 90 days following the loss of coverage. If an advance option is taken within 12 months preceding a regularly scheduled update, the regular update is not held. Advance Option can occur 1 time during 3 years prior to each scheduled review. Not available on or after age 52.</p>	<p><b>Maximize Your (MY) Benefit Rider</b> No additional cost. Allows insured to purchase increased policy benefits without evidence of medical insurability. Available for standard premium policies if at least 75% of eligible coverage is purchased at issue. A minimum benefit increase of \$200 is required.</p> <ul style="list-style-type: none"> <li>• <b>During the first three years of the policy,</b> the client may request to increase benefit to maximum issue and participation limits at any time solely based on income (subject to minimum benefit requirements)</li> <li>• <b>After the first three years of the policy,</b> and up to age 50 or 20 years the client may increase benefits if they have a life event: <ul style="list-style-type: none"> <li>– Marriage</li> <li>– Divorce</li> <li>– Death of a spouse</li> <li>– Birth/adoption of a child</li> <li>– 20% or more sustainable increase in year over year income</li> <li>– Involuntary loss of GLTD coverage</li> </ul> </li> </ul> <p>At each increase event, the client must accept a minimum of 50% of the additional DI benefit offered, or the rider will be removed from the policy. The Maximize Your Benefit rider is ONLY available if the Annual Increase rider is purchased.</p>

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<b>Mental/ Nervous/ Substance Abuse</b>	Benefit period is 24 months per occurrence; no aggregate lifetime limit. Maximum Benefit Period Endorsement can be added at time of issue (at additional cost) to remove the limitation.	Treated as any other illness. Can add rider to limit benefit period to 24 months lifetime limit; rider reduces premiums.	Treated as any other illness. Can add rider to limit benefit period to 24 months lifetime limit; rider reduces premiums.
<b>Exclusions/ Limitations</b>	<ol style="list-style-type: none"> <li>1. Incarceration</li> <li>2. War</li> <li>3. Sustained while participating in a riot or insurrection</li> <li>4. Intentional self-inflicted injury</li> <li>5. Sustained while committing a felony or engaged in an illegal occupation</li> <li>6. That results from, or is contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description</li> </ol> <p>Pre-Existing Condition Limitation</p>	<ol style="list-style-type: none"> <li>1. Active military service during a military action or conflict</li> <li>2. Intentional, self-inflicted injury</li> <li>3. Criminal act</li> <li>4. Illegal occupation</li> </ol> <p>Pre-Existing Condition Limitation</p>	<ol style="list-style-type: none"> <li>1. Intentional, self-inflicted Injury; or</li> <li>2. Declared or undeclared war or act of war; or</li> <li>3. Your commission of or your attempt to commit a criminal act, or your involvement in an illegal occupation or activity; or</li> <li>4. Active military service during a military action or conflict; or</li> <li>5. Loss we have excluded by name or specific description in any attached rider or endorsement</li> </ol> <p>There may be other exclusions or limitations in the policy in addition to those stated in this piece. Any additional exclusions or limitations (if any) will be described in riders or endorsements attached to policy.</p> <p>Pre-Existing Condition Limitation</p>
<b>Benefits Outside the U.S.</b>	U.S. citizens planning to reside outside the U.S. for greater than 60 days will not be considered for coverage.	12-month lifetime limit for benefits paid while residing outside the US.	12-month lifetime limit for benefits paid while residing outside the US or Canada

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<b>Other Features &amp; Riders</b>	<b>Benefits Suspension for Unemployment</b> <b>Catastrophic Disability Benefit Rider</b> <b>Group Supplement Rider</b> <b>Rehabilitation Benefit</b> <b>Right to Apply for Additional Monthly</b> <b>RetireGuard Rider</b> <b>Short Term Riders</b> <b>Social Insurance Rider</b> <b>Student Loan Rider</b>	<b>Capital Sum Benefit</b> <b>Death Benefit Rehabilitation Benefit</b> <b>Supplemental Health Benefit</b> <b>Catastrophic Disability Rider</b> <b>DI Retirement Security</b> <b>Extended Total Disability Benefit Rider</b> <b>Social Insurance Substitute</b>	<b>Accident Rider</b> <b>Benefits Suspension for Pandemic</b> <b>Capital Sum Benefit</b> <b>Catastrophic Disability Rider (\$12,500/month Max)</b> <b>Death Benefit</b> <b>Interrupted Elimination period</b> <b>Military suspension</b> <b>Rehabilitation Benefit</b> <b>Supplemental Health Benefit</b> <b>Transplant Surgery Benefit</b>

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## MassMutual: Key Points of Differentiation

- MassMutual's policy is **participating**, which means dividends may be payable, although not guaranteed.
- We have a strong Partial/**Residual option**, offered through the Extended Partial Disability Benefits Rider. There are 3 ways to qualify as partially disabled and receive minimum of 50% benefit for the first 6 months (the actual dollar amount of loss is payable if higher); 3 options for determining pre-disability income, going back up to 60 months; indexing has a 3% minimum guarantee.
- MassMutual's **presumptive total disability** provision does not require the loss to be permanent and irrecoverable for total disability benefits to be paid after the waiting period and continue until the end of the maximum benefit period.
- For To Age 65, 67 and 70 Benefit periods, a **recurrent disability** is defined as occurring within 12 months of a prior related disability.
- Our **Future Insurability Option Rider** can be exercised up to age 60, provides for a maximum pool size of 3X base up to \$10,000 for issue ages 18–50, and guarantees that if, when exercising an option, the insured qualifies for a more favorable occupation class or issue and participation limits than applied for at the time of policy application, they will receive the higher class and/or limits.
- MassMutual has an **Actively at Work Endorsement** which allows professionals who meet the criteria for the endorsement to be considered Actively at Work if they are continuously working at least 20 hours per week performing the duties of his/her occupation in the usual and customary manner without limitation.
- MassMutual offers **the choice** between a no-initial-cost Benefit Increase Rider or a traditional Future Insurability Option. This allows an insured **to increase their coverage** based on budget and insurance needs.
- A **Right to Apply** for Additional Monthly Benefits provision is included in every policy.
- We offer a **Group Supplement Rider** that provides for additional return-to-work benefits in a partial disability scenario.
- We offer a **RetireGuard as a rider or a standalone policy** to help protect one's ability to save for retirement.
- We offer a **Student Loan Rider** that pays a monthly benefit during periods of eligible Total Disability for the purpose of reimbursing student loan debt.

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