Envision your future.

With the help of Radius Choice® and MassMutual® you will like what you see.

What will your life look like fifteen years from now?

Do you have a clear vision of your future?

You may have a vague sense of what you want, goals you would like to accomplish, or relationships you hope to develop, but very few people can actually articulate what they think their life will look like five or more years down the road.

By looking at your life as a continuum, rather than as a single point in time we call "today," you can make the right plans about your lifestyle and your loved ones. The decisions of each come with a price tag that will rely on your current and future income.

That's why it is important for you to not only envision your future but to protect it. And the best place to start is with your income.

Your future income

Your income, when viewed over your entire career, will most likely be your single biggest asset. It is the source of funding today and every day for the remainder of your life. Your income will pay for a lifetime of purchases, both large and small; it will fund the needs, wants and dreams for you and the ones you love. If you see a spouse, a family, a house or car in your future, you know the importance of your income. There is a lot depending on it.

The great news is at this point in your life you have the most potential for future income — a very exciting place to be and to think about. But think about this: You and your future have the most to lose.

The chart below demonstrates the potential financial loss of future earnings, if a person were to become permanently disabled. For example, a 35-year old with an annual salary of $50,000 who experiences a permanent disability may lose up to $1,500,000 in potential earnings by age 65.

That is a lot of potential income. And a lot at risk. Your income fuels the engine that drives you into the future. Without it, your ability to fund the future you envisioned is in jeopardy. With so much income at stake, it's important to help protect it.

Consider what you will earn over your future career — and help protect it.

Protecting your future

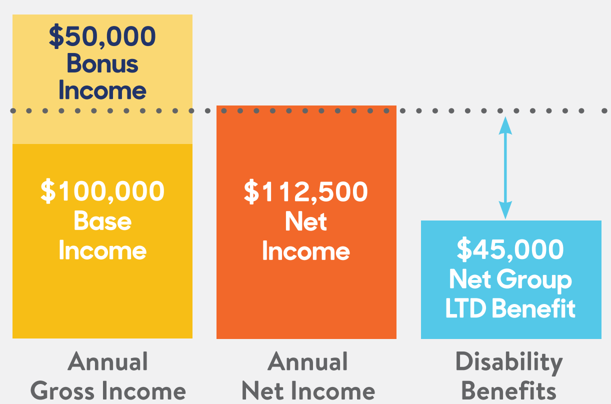
Employer-provided group long term disability benefits typically covers only 60 percent of your base salary.[1]

A **Radius Choice® individual disability income (DI)** insurance policy from Massachusetts Mutual Life Insurance Company (MassMutual®) is essential personal protection that can help replace a portion of your income — including bonuses and commissions — with tax-free benefits,[2] should you become too sick or injured to work for an extended period of time. This can help you keep your future secure, since disabilities can happen to anyone at any time. Once you purchase disability income insurance from MassMutual, should you become disabled and all policy requirements are met, benefits will be paid to you on a monthly basis for your selected benefit period while you remain disabled.

How much protection do you need?

Disability income insurance helps reduce your disability income gap; in other words, the difference between your current income and any existing disability benefits you might receive, for example, from your employer-provided group long term disability plan (GLTD), which typically covers only 60 percent of your base income.[3] If you became too sick or hurt to work, could you create the future you want with only GLTD?

DISABILITY INCOME GAP EXAMPLE



Above chart assumes a 25% tax rate and a GLTD plan paid for by the employer that covers 60% of salary to $5,000 per month.

[1] "Will my employer provide disability coverage?", Insurance Information Institute, 2023.

[2] When premiums are paid by you with after-tax dollars, the disability benefits are not subject to income tax.

[3] MassMutual's individual disability income insurance policy does not coordinate with your group long term disability coverage. Claim decisions are rendered independent of each other.

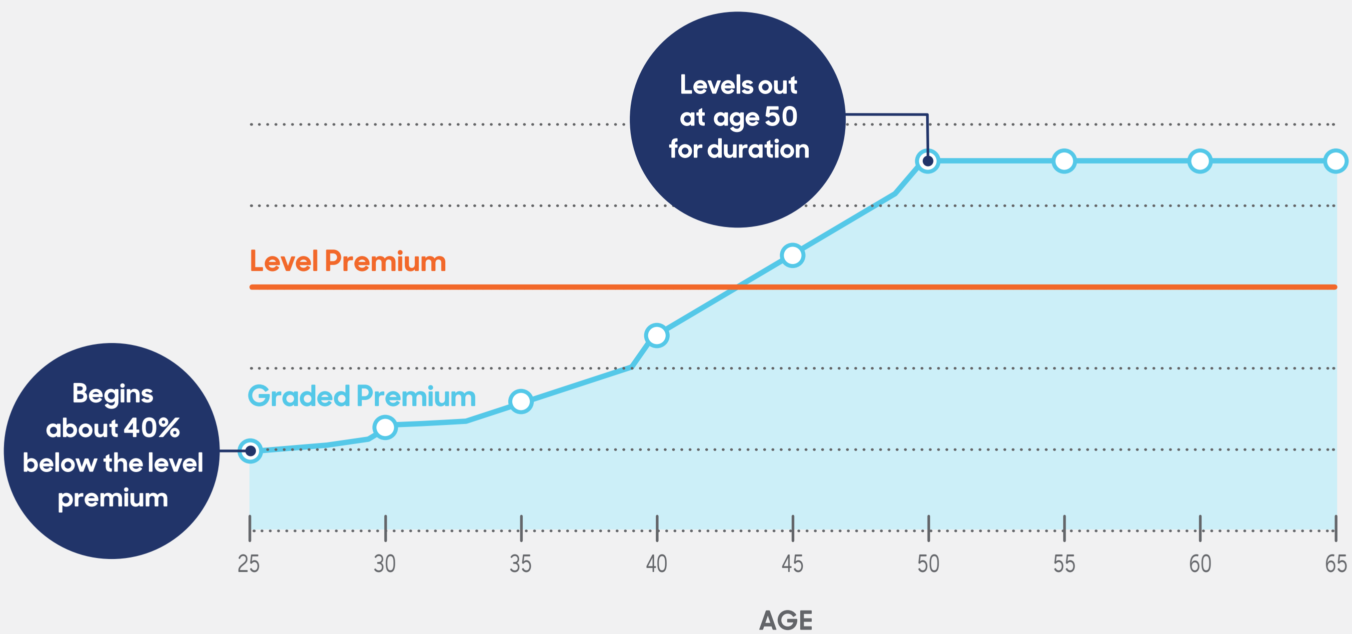
An affordable approach to funding the protection you need for the future

You may be ready to protect your future income but need a more economical approach to put a policy in place now. Consider graded premium.[4]

Graded premium is a premium structure under which the initial premiums are less than a level premium structure for the early years of the policy. These premiums gradually increase each year until they become level at age 50 for the duration of the policy. Over the life of the policy, the cumulative premiums for the graded premium structure may be more than if the policy was issued with a level premium structure.

HOW IT WORKS

As the hypothetical chart below demonstrates, the graded premium payment structure, in general, begins at about 40 percent below the level premium option and increases incrementally each year until the premium amount becomes level at age 50 for the duration of the policy.



Hypothetical graphic is for illustrative purposes only. Actual crossover points may vary.

[4] Available for ages 18-35.

This type of premium structure is an option that can reduce the cost early in your career, allowing you to put the protection in place now and giving you time to get further established. Later, you can choose to convert to a level premium structure up until you reach age 40.

One in four 20-year-olds will become disabled before they reach retirement age.[5]

[5] U.S. Social Security Administration, Fact Sheet, 2023.

Designed with your future in mind

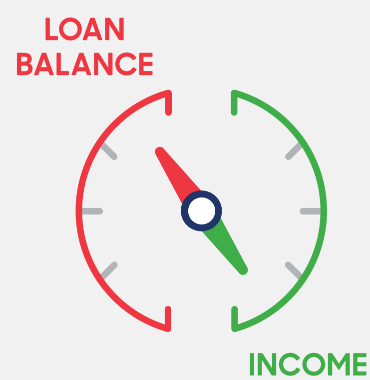
If you are a recent college graduate, you may be starting your career with sizable student loan debt. You may be in a vulnerable position during the initial years of your career. Chances are you haven't had enough time to accumulate the savings needed to cover your monthly loan obligations if you were to become disabled.

Through the Student Loan Rider,[6,7,8] you can protect your ability to continue your student loan payments in the event of a total disability. It can be an excellent way to help secure your future and your credit.

The Student Loan Rider allows you to receive a monthly benefit for the purpose of repaying your student loan debt during periods of eligible Total Disability.

Documentation will be required at time of claim to verify the benefit amount to be paid under the Rider. The Student Loan Rider has an additional cost.

You are at a point in your life where your college debt is likely at its highest and your income is likely at its lowest.



[6] Not available in NY.

[7] 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.

[8] Before deciding whether to purchase the Student Loan Rider, you should consider any provisions of your student loan(s) that may allow for deferment, discharge or forgiveness of the debt, for example, discharge for total disability, public service loan forgiveness, teacher loan forgiveness or income-driven replacement.

Keeping pace with your future

Most likely your vision of the future has you earning more income tomorrow than you do today. Your disability income insurance policy should be designed to keep up with increases in income.

Radius Choice offers two options to help you protect your future earnings increases:

- Future Insurability Option Rider (FIO)
- Benefit Increase Rider (BIR)

Each of these options help make additional coverage available and keeps the disability income protection up-to-date by providing you with the ability to increase the monthly benefit amount without proof of medical insurability. (You cannot be disabled, you must be working full time and financial underwriting is required.)

Simply put, as your income increases, you can elect to raise the amount of your monthly disability coverage to more closely align with your current income.

Although these riders provide additional coverage opportunities, there are several important differences. Before choosing either option, talk with your financial representative to help you understand which option is best for you. The FIO rider has an additional cost.

Protect your future against partial disability

How would your future look if you could only work part-time as a result of a disability?

Luckily, we have a rider for that.

The Extended Partial Disability Benefits Rider (EPR) is designed to benefit those who continue to work, but as a result of a sickness or injury can no longer fully maintain their usual work schedules or some of the main duties of their occupation. Consequently, they are losing a portion of their income. EPR is an optional rider available for an additional cost. EPR is required in CA.

4 YEARS

Average length of a MassMutual disability claim[6]

Your future is worth protecting.
Help secure you and your family's future by protecting your income.

[6] MassMutual disability insurance claims incurred from 1986 to 2022.

MassMutual.

We'll help you get there.

There are many reasons to choose a life insurance company to help meet your financial needs: protection for your family or business, products to provide supplemental income and the confidence of knowing you will be prepared for the future.

At Massachusetts Mutual Life Insurance Company (MassMutual), we operate for the benefit of our members and participating policy owners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing a life insurance company, ownership, strength and stability matter.

There is a library of planning tools and resources available for your use at **www.MassMutual.com.**

Radius Choice (policy form XLIS-RC-15 et al., XLIS-RC-16(FL) and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

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 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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