

A Physician's Income Protection Reality



12 Years

of investment in education and training to become a doctor.



\$205,037

Average Medical School Debt¹



\$6,000,000

\$200k salary of a 35-year-old Physician retiring at age 65.



24%

Chance of getting into medical school with a 3.4 GPA and 505 MCAT score²



25%

Chance of a 20-year old becoming disabled before reaching age 67³



4 Years

Average duration for all MassMutual DI claims based on claims incurred from 1986 – 2022⁴

MassMutual® leading causes of a disability⁵



Musculoskeletal/Connective Tissue 24%



Cancer 8%



Central Nervous System Disorders 9%



Accident/Injury 11%



Mental Disorders 14%



Circulatory System Disorders 9%



All Other 25%

Radius Choice®

Disability Income Insurance Can Help You Protect Your:⁶



Income



Own Occupation



Medical School Debt⁷



Future Salary Increases



MassMutual



Some of the **highest financial strength** ratings⁸ of any company, in any industry.



Protecting **245,000** DI policyowners⁴ as of year end 2022



\$5,800,000,000 total DI benefits paid to MassMutual policyowners⁴ 2005-2022

¹ AAMC Medical Student Education: Debt, Costs, and Loan Repayment Fact Card 2022.

² Association of American Medical Colleges Facts TableA-23; MCAT and GPA grid for applicants and acceptees to U.S. Medical Schools 2019-2020 through 2021-2022 (aggregated).

³ Social Security Administration, Fact Sheet, 2023.

⁴ Data is for all disability income insurance policies issued by MassMutual.

⁵ MassMutual Claims, 1972-2022.

⁶ Riders are available at an additional cost and subject to state availability.

⁷ A Student Loan Rider is available at an additional cost on a Radius Choice policy. The rider is not available in New York.

⁸ Financial strength ratings are as of 9/1/2023: A.M. Best Company: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); Standard & Poor's: AA+ (Very Strong). Ratings are for MassMutual and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. Ratings are subject to change.

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

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.

