



# Radius Choice®

Product at a Glance

NOT FOR USE IN CALIFORNIA.  
FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

## Introduction

### The Radius Choice Advantage in the Highly Skilled, Professional Market

Your prospects and clients purchase a disability income insurance policy with the hope that it will never need to be used. But, if the unfortunate should happen, you and your clients can have confidence in the strength and stability of Massachusetts Mutual Life Insurance Company (MassMutual®).

Radius Choice is MassMutual's premier disability income insurance policy with comprehensive benefit definitions and a wide variety of optional riders that make it ideal for the highly compensated professional. It offers a choice of waiting periods and benefit periods to customize the timing of benefits with the needs of the individual, providing the ability to program around existing coverage or contain cost.

Corporate executives, middle management and technical employees earning \$70,000 and above are excellent candidates for Radius Choice. Professional occupations such as attorneys, accountants, architects and engineers also have the need for the benefits Radius Choice provides. Don't overlook small business owners who have established themselves in their market and are looking for coverage now that their business – and income – has grown. Professionals in these occupations typically need the features of a comprehensive contract and have the discretionary income available to earmark for disability income insurance coverage.

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Please refer to the  
Disability Income Insurance  
Reference Manual (DI1075)  
for detailed product specifications.

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# Radius Choice Product Specifications

<b>Policy Design</b>	<ul style="list-style-type: none"> <li>• Non-cancelable to age 65</li> <li>• Conditionally renewable from ages 65-75</li> </ul>
<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• 18-64 (18-60 in FL)</li> </ul>
<b>Occupational Classes</b>	<ul style="list-style-type: none"> <li>• 5A/3, 5A, 5P/1, 5P, 4A/2, 4A/1, 4A, 4P, 3A, 3P/2, 3P, 2A, and A</li> </ul>
<b>Waiting Periods (Elimination Period in Florida)</b>	<ul style="list-style-type: none"> <li>• 60, 90, 180, 365 and 730<sup>1</sup> days</li> </ul>
<b>Benefit Periods</b>	<ul style="list-style-type: none"> <li>• 2 years, 5 years, 10 years, To Age 65, To Age 67, and To Age 70</li> </ul>
<b>Minimum Policy Size</b>	<ul style="list-style-type: none"> <li>• \$500/month base or \$300/month base with \$200 GSR or \$200 SIR</li> </ul>
<b>Definition of Total Disability<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• The occurrence of a condition caused by a Sickness or Injury, in which the Insured cannot perform the main duties of his/her Occupation and the Insured is not working at any other occupation. The Insured must be under a Doctor's Care. The Disability must begin while this Policy is in force.</li> </ul>
<b>Discounts<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• 5% 1st year Life/DI cross-sell (except in NY)</li> <li>• 10% Spousal discount</li> <li>• 10% Association discount, 3+ lives (except in NY)</li> <li>• All states except NY:             <ul style="list-style-type: none"> <li>- Employer Endorsed, 3+ Lives:                 <ul style="list-style-type: none"> <li>15% Multi-life discount (except FL)</li> <li>25% Multi-life discount (FL)</li> </ul> </li> <li>- Non-Employer Endorsed, 3+ Lives:                 <ul style="list-style-type: none"> <li>10% Multi-life discount (except FL)</li> <li>20% Multi-Life discount (FL)</li> </ul> </li> </ul> </li> <li>• New York:             <ul style="list-style-type: none"> <li>- Employer Endorsed, 3+ Lives:                 <ul style="list-style-type: none"> <li>25% Multi-life discount</li> </ul> </li> <li>- Employer Sponsored, 3+ Lives:                 <ul style="list-style-type: none"> <li>20% Multi-life discount</li> </ul> </li> </ul> </li> </ul>
<b>Minimum Annual Income Requirements</b>	\$16,000
<b>Premiums</b>	<p>Individual: Sex Distinct (All policies unisex in Montana)            Association: Sex Distinct (All policies unisex in Montana)            Multi-Life Employer Group:</p> <ul style="list-style-type: none"> <li>- Employer Endorsed: Unisex<sup>3</sup></li> <li>- Non-Employer Endorsed<sup>4</sup>: Sex Distinct (all policies unisex in Montana)</li> </ul> <p>Rates are level premium or graded premium (maximum issue age 35)</p>
<b>Nicotine Use</b>	35% surcharge <sup>5</sup>

<sup>1</sup> Not available in New York.

<sup>2</sup> Definition may vary by state. Please refer to the Disability Income Insurance Reference Manual (DI1075) for the Table of State Disability Definitions.

<sup>3</sup> 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.

<sup>4</sup> Employer Sponsored in New York.

<sup>5</sup> For nicotine use, a factor of 1.35 is applied. The nicotine surcharge will be included for cigarettes, cigars, e-cigarettes/vape, pipes, snuff, chewing tobacco, or nicotine delivery device such as gum or the patch.

# Optional Radius Choice Riders<sup>6</sup>

## 1. **ABI – Automatic Benefit Increase Rider**

Allows the automatic annual purchase of benefits without evidence of medical or financial insurability (the insured cannot be disabled). Increase amount is 3%.

## 2. **BIR – Benefit Increase Rider**

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.

## 3. **CAT – Catastrophic Disability Benefit Rider**

This rider provides benefits that cover up to 100% of pre-disability earned income (at time of issue) when combined with benefits under the Radius Choice policy. Benefits will be paid if the insured suffers a Presumptive Disability, or if he/she qualifies under the base definition of Total Disability and either cannot perform 2 of 6 Activities of Daily Living or suffers a Severe Cognitive Impairment.

## 4. **COLA – Cost of Living Adjustment Rider**

Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases are compounded at 3% with no cap.

## 5. **EPR – Extended Partial Disability Benefits Rider**

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.

## 6. **FIO – Future Insurability Option Rider**

Allows the purchase of increases in monthly disability coverage as the insured's income increases (the insured cannot be disabled).

<sup>6</sup> All riders (except ABI and BIR) are available at an additional cost. The listed riders' benefits and/or provisions are only summaries. For detailed information about the riders, please refer to the Disability Income Insurance Reference Manual.

**7. GSR – Group Supplement Disability Benefits Rider**

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

**8. Own Occ – Own Occupation Rider**

Provides a disability benefit when an insured is unable to perform the main duties of his/her usual occupation due to sickness or injury and chooses to work in another occupation.

**9. RGR – RetireGuard® Rider<sup>7</sup>**

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 disabled (subject to current IRS limits). RetireGuard is not a retirement plan, nor a substitute for one.

**10. SIR – Social Insurance Rider<sup>8</sup>**

Provides a monthly income benefit during total 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.

**11. Short Term Disability Benefits Rider**

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.

**12. SLR – Student Loan Rider**

Provides a monthly benefit for the purpose of repaying an insured's student loan debt while the insured is Totally Disabled. Not available in NY.

<sup>7</sup> 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 MassMutual Private Wealth & Trust, FSB, a wholly-owned subsidiary of MassMutual.

<sup>8</sup> Social Insurance Substitute Rider in NY.

# Radius Choice Endorsements

## Actively At Work Endorsement

The endorsement is available for people under age 61 who are contracted for shift work, earning a minimum of \$75,000 per year and are either: employed in a highly compensated profession (5A and 4A occupation classes), or health care professionals in any occupation class. 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 Endorsement (MBPE)<sup>9</sup>

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.

# Field Underwriting Guidelines

Underwriting is one of the most important aspects of a producer's duties. Providing detailed and complete financial, medical and avocation information with the application is key to a timely underwriting decision. Underwriters need to know as much as possible about an individual applying for insurance coverage in order to accurately assess and balance the risk selection characteristics presented. Information sharing includes advisement of any known positive – as well as adverse – information. MassMutual's underwriters know that there are "gray areas" prevalent in any situation and rely on the producer to provide background information to help with the understanding of the sale and the client. Consider including a cover letter with the application to give the Underwriter additional information and clarification about your client.

In the target markets for Radius Choice, many prospective clients are self-employed, own a business large or small or are a highly compensated executive. An accurate picture of this client's medical and financial situation will require complete and thorough information.

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Please refer to the [Disability Underwriting Requirements Guide \(DI1053\)](#) for complete financial and medical requirements.

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<sup>9</sup> 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.



## Why MassMutual?

Many people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives – or how it can affect their ability to work, to earn an income, and to provide for themselves, their families, or their businesses. 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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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 50.7 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, M A 01111-0001.

