



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.
NOT FOR USE IN CA, MT, AND NY.

State variations will apply, and the policies may not be available in all states.



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-24 Series)	Disability insurance for professional and nonprofessional small business owners to reimburse their share of certain business overhead expenses if they become too sick or hurt to work for an extended period of time. Not available in CA, MT or NY. 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, 4D, 4P, 3A, 3D, 3P, 2A, 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 MassMutual Private Wealth & Trust, FSB.

	Benefit Periods	Issue Ages	Total Disability ²	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-24 Series)	12, 18 and 24 months	18-64	Insured cannot perform all of the substantial and material duties of their occupation, and is under a doctor's care.	<p>Available through the Partial Disability Rider at additional cost. The insured is working in their occupation and due to sickness or injury: is unable to perform one or more, but not all of their substantial and material duties, or unable to perform all of their duties but for not as long as usually required; and has a loss of business income of at least 15% of pre-disability business income; and is under a doctors care.</p> <p>Pay the lesser of: The covered disability business overhead expenses incurred in the month claimed; or a proportional benefit based on loss of business income/pre-disability business income X partial disability monthly reimbursable benefit.</p> <p>Enhancements to Proportional Benefit Amount: During first 6 months that partial benefits are payable the insured's monthly loss of business income will be considered 50% of pre-disability business income, unless the actual % is greater than 50%. In any month where the loss is more than 75%, the loss will be considered 100%.</p> <p>Recovery Benefit: None.</p>
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 Paid, 3+ Lives⁵: <ul style="list-style-type: none"> • 15% Multi-life discount (except FL) • 25% Multi-life discount (FL) Non-Employer Paid, 3+ Lives⁶: <ul style="list-style-type: none"> • 10% Multi-life discount (except FL) • 20% Multi-life discount (FL) New York: Employer Paid, 3+ Lives⁷: <ul style="list-style-type: none"> • 25% Multi-life discount Employer Sponsored, 3+ Lives⁸: <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)⁹ • Short Term Disability Benefits Rider (STR) • Social Insurance Rider (SIR)¹⁰ • Student Loan Rider (SLR)¹¹ Endorsements <ul style="list-style-type: none"> • Actively at Work Endorsement • Maximum Benefit Period Endorsement¹²
RetireGuard (standalone)	<ul style="list-style-type: none"> • 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)

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 15% discount for all Employer Paid General Dentists, Dentists with Advanced Degrees, Dental Specialists, and Dental Specialty/Advanced Degree Residents. In FL the discount will be 25%.

⁶ 10% discount for all Non-Employer Paid General Dentists, Dentists with Advanced Degrees, Dental Specialists, Dental Students, and Dental Specialty/Advanced Degree Residents. In FL the discount will be 20%.

⁷ 25% discount for all Employer Paid General Dentists, Dentists with Advanced Degrees, Dental Specialists, and Dental Specialty/Advanced Degree Residents.

⁸ 20% discount for all Employer Sponsored General Dentists, Dentists with Advanced Degrees, Dental Specialists, and Dental Specialty/Advanced Degree Residents.

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, FSB.

¹⁰ Social Insurance Substitute Rider in NY.

¹¹ Not available in NY.

¹² Available at an additional cost.

	Discounts ³	Premiums	Riders ⁴ /Endorsements
Business Overhead Expense (BOE-24 Series)	5% 1st year cross-sell 15% Multi-life discount (3+ lives) 10% Association discount	Sex-distinct (individual, association and multi-life) level premiums only. Nicotine use surcharge 25%. Note: PR subject to 35% surcharge.	<ul style="list-style-type: none"> • Business Loan Protection Rider (BLPR) • Automatic Benefit Increase (ABI) • Benefit Increase Rider (BIR) • Future Insurability Option Rider (FIO) • Partial Disability Rider (PDR) • Salary Replacement Rider (SRR)
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%.	<ul style="list-style-type: none"> • Future Insurability Option Rider (FIO)

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 Retirement protection through RetireGuard Rider¹³ Radius Choice Executive Select Program¹⁴
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.
	<p>Eligible Retirement Plans¹⁵</p> <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) 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-24 Series)	<p>Accumulation Benefit (i.e., Carry Forward Benefit)</p> <ul style="list-style-type: none"> When expenses for any month of total disability are less than the monthly benefit, the unused portion of benefit may be carried forward and used to reimburse expenses in a later month when the expenses exceed the monthly benefit. This may extend the benefit period, subject to the policy limitation. If the expenses in any one month of total disability exceed the maximum monthly benefit, the excess expenses can be considered in a later month when expenses are less than the maximum monthly benefit. In no event will the monthly benefit exceed the maximum monthly benefit for total disability plus the accumulation benefit. <p>Death Benefit</p> <ul style="list-style-type: none"> Payable if the insured dies during a period of Total Disability in which monthly reimbursable benefits are being paid, and has not sold their interest in the business. The death must occur while policy is in force and before age 65. The death benefit will be a lump sum equal to 2X the base monthly benefit; except in Florida where the lump sum benefit will either be the lesser of 2X the base monthly benefit, or \$1,000. <p>Right to Apply</p> <ul style="list-style-type: none"> Built in. No additional cost. Owner may apply for additional coverage at any time while the policy is in force (unless otherwise restricted in a Rider). Medical and financial underwriting is required, as well as proof of the nature of the insured's occupation. The insured must be actively at work and not disabled.
Disability Buy-Sell	<ul style="list-style-type: none"> Coordinates with existing Buy-Sell coverage (excluding NH and KS) Very competitive lump-sum and 2-year benefit rates. Maximum payout \$3.0 million.

¹³ 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 MassMutual Private Wealth & Trust, FSB.

¹⁴ Not available in FL and PR. Only available with 5A and 4A occupational classes.

¹⁵ Partial list.

Riders¹⁶

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 the greater of \$50 or three percent.

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.

Business Loan Protection Rider (BLPR)

The Business Loan Protection Rider provides a monthly benefit to reimburse payment(s) for business loan debt due or paid (whichever is less) during periods of eligible Total Disability.

Information is required at time of underwriting to verify the amount of business loan coverage and at claim to verify the reimbursable benefit we pay. The insured or the business must be the borrower for the loan and have established responsibility for loan repayment over a fixed period of time.

Up to three (3) Business Loan Protection Riders can be attached to a policy; each rider covers one separate business loan.

In addition, if your client's primary need is business loan protection, a BOE policy with a \$100 Total Disability benefit (base) with only the BLPR(s) attached is available.

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.

¹⁶ 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 Compass for additional information.

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.

Own Occupation Rider (OWN OCC)

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

Partial Disability Rider (PDR)

Provides a monthly reimbursable benefit during eligible periods of Partial Disability.

The insured is partially disabled if while working in their occupation and due to sickness or injury, they meet a loss of duties or loss of time requirement; they have a loss of business income of at least 15%; and are under a doctor's care.

RetireGuard Rider (RGR)¹⁷

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.

Salary Replacement Rider (SRR)

Provides for reimbursement of certain salary expenses for employing an individual(s) to perform the insured's duties during a period of eligible Total Disability.

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)¹⁸

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)¹⁹

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

¹⁷ 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.

¹⁸ Social Insurance Substitute Rider in NY.

¹⁹ Not available in NY.

Endorsements²⁰

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 Endorsement²¹

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.

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 Program²²

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.

²⁰ Endorsements not available on all products. Refer to the DI Reference Manual (DI1075) on Compass for additional information.

²¹ 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.

²² Not available in FL and PR.

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.
NOT FOR USE IN CA, MT, AND NY.**

State variations will apply, and the policies may not be available in all states.

Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual wholesaler.
Disability insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

