

DI Solutions  
for Business Owners

# Keeping the lights on



Insurance Strategies



We'll help you get there.®



The success of your business revolves around you. You drive your business forward – through business planning, marketing, generating business revenue, taking care of necessary business expenses such as payroll, utilities and rent. Regardless of what your business tax return says, you are your business’s most important asset.

But, what if you had an accident or an illness? Your business expenses – including your employee’s salaries – could go unpaid. How long could your business last without you? How do you prepare for the unexpected?

Massachusetts Mutual Life Insurance Company (MassMutual) can help you prepare with Business Overhead Expense (BOE) Insurance. Our BOE policy is designed to help:

- Ensure continuity of your business
- Cover the day-to-day business overhead expenses for up to two years. Includes the following: employee salaries, rent, leases, insurance premiums and utilities.

Don't let your potential absence – due to an unexpected accident or illness – impact your business's bottom line. Some key benefits available with MassMutual:

- Non-cancelable, guaranteed protection to age 65
- Customizable policy to meet your specific needs.

### **Tax Considerations/Benefits to the Business**

- Costs/premium payments are deductible by the business.
- The benefit payments are taxable, but are paying for business costs that are generally tax deductible.

# Customize your policy

MassMutual offers the following six optional riders to enhance your overall BOE benefit:

- **Automatic Additional Benefit Increase Rider (AABI)**

This rider increases your benefit by 3% each year for a five-year period.

- **Additional Monthly Benefit Rider (AMBR)**

This rider can be used to cover special expenses with a shorter duration than the traditional expenses insured by the base contract (e.g. a loan payment).



- **Future Insurability Option Rider (FIO)**

This rider allows the insured to increase the amount of monthly BOE coverage on an annual basis as his/her business expenses increase subject to financial insurability.

- **Income Protection Rider (IPR)**

This rider provides income protection for you – the business owner – not the business, in the event of total disability.\*

- **Partial Disability Rider (PDR)**

This rider provides a disability benefit if the insured, while still disabled, is able to return to work at his/her regular occupation but in a reduced capacity.

- **Professional Replacement Expense Rider (PRER)**

This rider will pay the salary of a person employed to perform the insured's duties during a total disability.

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\*Not available if any other Disability Income Insurance coverage is in force.

All of the aforementioned riders, with the exception of AABI, are available at an additional cost.

# Why MassMutual?

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders by building a reputation for quality, integrity and financial strength. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

A mutual insurance company is often described as being owned by its members. As an insured under a MassMutual participating policy, you are a member entitled to vote for the board of directors. If you – the insured – are also the policyholder, you may share in any dividends declared by the company.<sup>1</sup>

As a mutual company, MassMutual has no shareholders and does not face pressures from the market to enhance stock prices. With the ability to focus on the long term, we are able to ensure that our policyholders are a top priority.

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<sup>1</sup> Dividends are not guaranteed.

MassMutual. We'll help you get there.®



Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal needs and to learn more, please visit [www.halfapaycheck.com](http://www.halfapaycheck.com) or [www.massmutual.com](http://www.massmutual.com).

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

BOE-01 is not available for sale in New York, Florida and California.

This policy [Policy Form BOE-99 and BOE-99(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. This policy has exclusions and limitations. For costs and complete details of coverage call your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

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