



“My uncle taught me to save 10 percent of every dollar I earned. He also said I needed two kinds of insurance: life and disability income. When I had a stroke at age 45, I was really scared, but I also knew I was lucky to have taken my uncle’s advice.”

Rick Guerra, San Antonio, TX

MEET Rick:

Rick Guerra has been married 25 years and is the father of three “beautiful daughters, who look like their mother.” As a new car sales manager, Rick was honored for his exceptional work in sales, training, and customer satisfaction.

Prior to Rick’s stroke, he and his wife bought their dream house. Today, they still live there, thanks in part to his MassMutual disability income insurance.

Rick’s unexpected challenge has changed his life. These days, he wants to help others realize the importance of planning for the unexpected things life can bring.