

## How disability affects retirement savings

Edward, 45, begins contributing \$9,500 annually to a defined contribution plan, such as a 401(k). All contributions earn 8 percent compounded interest. Edward makes 20 annual payments of \$9,500.

**\*At 65, his retirement fund totals \$434,739.**

### Edward's Retirement Funds without RetireGuard®

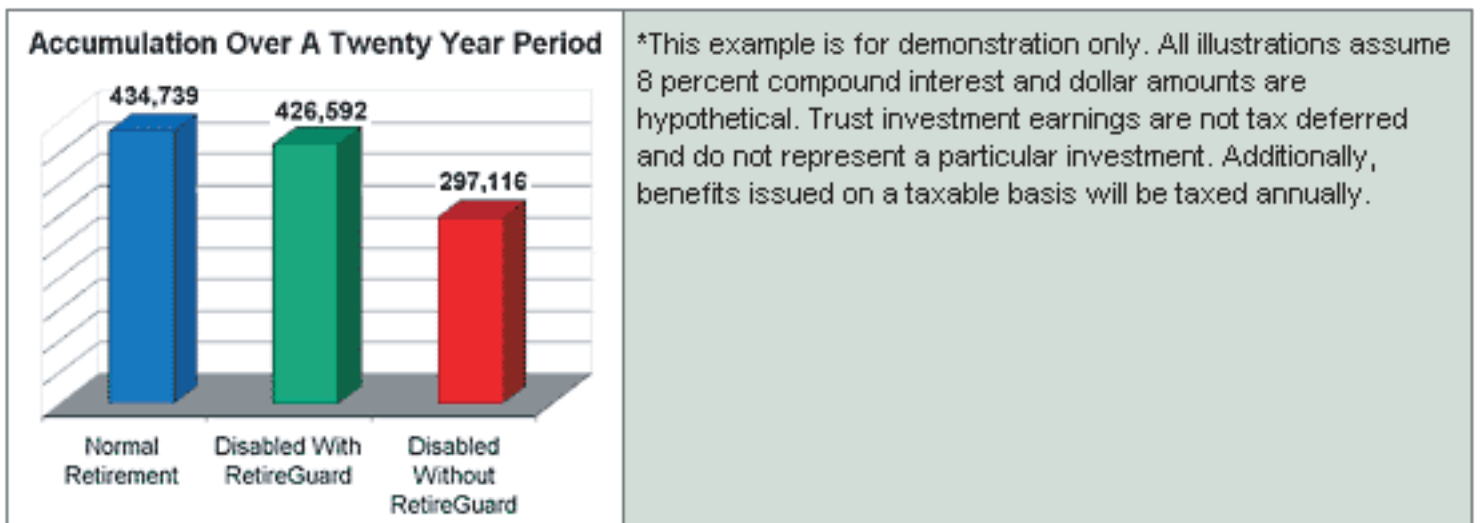
Edward becomes totally and continuously disabled at 55. Prior to disability, Edward made 10 annual payments of \$9,500. No further payments are made after disability strikes and the plan is interrupted.

**\*At 65, his retirement fund totals \$297,116.**

### Edward's Retirement Funds with RetireGuard®

Edward becomes totally and continuously disabled at 55 with RetireGuard®. Prior to disability, Edward made 10 annual payments of \$9,500. Beginning 180 days after disability, monthly RetireGuard® benefits of \$800 are paid into a trust account for 9-1/2 years.

**\*At 65, his retirement fund totals \$426,592.**



RetireGuard [Policy Form XL-IS-92 with EDI-10 and XL-IS-92(NC) with EDI-10 in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001 and has exclusions and limitations. For cost and complete details of coverage, please call your agent or MassMutual at (800) 272-2216 (press 3) to be referred to a representative in your area.

RetireGuard can be issued to participants of defined contribution plans on a stand alone basis or as a rider on a disability income contract (Radius®) for an additional cost. RetireGuard is not a retirement or pension plan or a substitute for such a program. Benefits are paid directly in to a trust, not into an employer sponsored retirement plan. Trust assets may be tax deferred depending on the investment option(s) you choose. Trust services are provided by The MassMutual Trust Company, FSB.

DI policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for an Individual RetireGuard policy is 50.2 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.