

## Understanding the Disability Income Gap

Most people know the group long-term disability (GLTD) benefits made available to them in the form of a company's employee benefits package will pay a portion of their income should they become disabled.

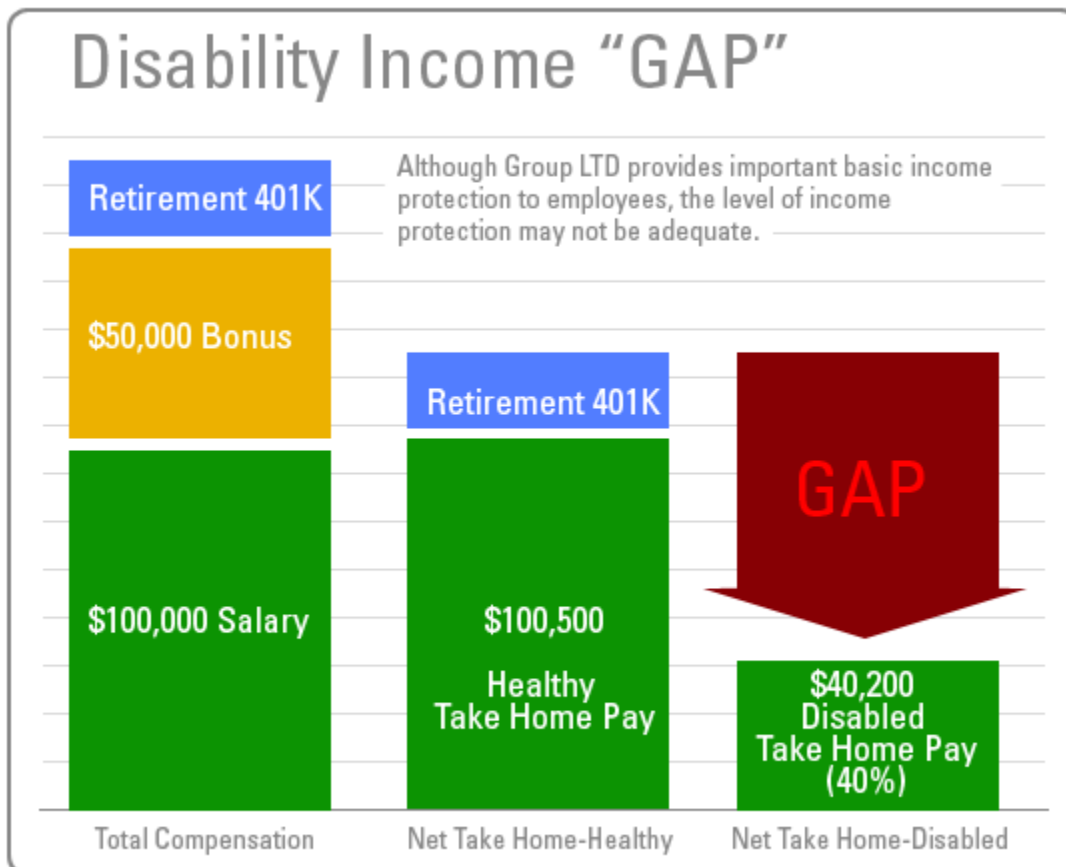
Of course, the difficulty for many people is correctly identifying what the portion of income covered under the GLTD benefits actually is. Knowing the actual benefits paid, what income is covered, and which benefits are, and are not taxable, is the first step in identifying the 'gap' in your disability income coverage.

A review of your current employee benefits and income from all sources will help you determine how big, or how little, this 'gap' is.

### How Can You Close the DI Gap?

To close the DI Gap, often the most cost effective approach is to insure the GAP. An individual disability income insurance policy from MassMutual can help.

An individual disability income insurance policy can cover a portion of your earned income (the portion found in the 'gap') if you become too sick or hurt to work. The very income you rely on for the things that matter most to you and those you care about.



Note: Above illustration assumes a 33% tax rate and a Group LTD plan of 60% to \$5,000 per month.

Disability income insurance policies, issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001, have limitations and exclusions. For cost and complete details, contact your MassMutual representative.

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