It’s time to envision your future.

With the help of MassMutual you will like what you see.

Radius®
What will your life look like fifteen years from now?

Do you have a clear vision of your future? You may have a vague sense of what you want, goals you would like to accomplish, or relationships you hope to develop, but very few people can actually articulate what they think their life will look like five or more years down the road.

By looking at your life as a continuum, rather than as a single point in time we call “today,” you can make the right plans about your lifestyle and your loved ones. The decisions of each come with a price tag that will rely on your current and future income.

That’s why it is important for you to not only envision your future but to protect it. And the best place to start is with your income.
Your future income

Your income, when viewed over your entire career, will most likely be your single biggest asset. It is the source of funding today and every day for the remainder of your life. Your income will pay for a lifetime of purchases, both large and small; it will fund the hopes, wants and dreams for you and the ones you love. If you see a spouse, a family, a house or car in your future, you know the importance of your income. There is a lot depending on it.

The great news is at this point in your life you have the most potential for future income – a very exciting place to be and to think about. But think about this: You and your future have the most to lose.

The chart below demonstrates the potential financial loss of future earnings, if a person were to become permanently disabled. For example, a 35-year old with an annual salary of $50,000 who experiences a permanent disability may lose up to $1,500,000 in potential earnings by age 65.

That is a lot of potential income. And a lot at risk. Your income fuels the engine that drives you into the future. Without it, your ability to fund the future you envisioned is in jeopardy. With so much income at stake, it’s important to help protect it.

Consider what you will earn over your future career – and help protect it.
Protecting your future

A Radius® individual disability income (DI) insurance policy from MassMutual is essential personal protection that can help replace a portion of your income – including bonuses and commissions – with tax-free benefits, should you become too sick or injured to work for an extended period of time. This can help you keep your future secure, since disabilities can happen to anyone at any time. Once you purchase disability income insurance from MassMutual, should you become disabled and all policy requirements are met, benefits will be paid to you on a monthly basis for your selected benefit period while you remain disabled.

**How much protection do you need?**

Disability income insurance helps reduce your disability income gap; the difference between your current income and any existing disability benefits you might receive, for example, from your employer provided group long term disability plan (GLTD), which typically covers only 60% of your base salary.² If you became too sick or hurt to work, could you create the future you want with only GLTD?

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¹ 2013 Employer Perspectives on Disability Benefits study, a collaboration between MassMutual and the Society for Human Resource Management (SHRM).

² MassMutual’s individual disability income insurance policy does not coordinate with your group long term disability coverage. Claim decisions are rendered independent of each other.
An affordable approach to funding the protection you need for the future

You may be ready to protect your future income but need a more economical approach to put a policy in place now. Consider graded premium.¹

Graded premium is a premium structure under which the initial premiums are less than a level premium structure for the early years of the policy. These premiums gradually increase each year until they become level at age 50 for the duration of the policy. Over the life of the policy, the cumulative premiums for the graded premium structure may be more than if the policy was issued with a level premium structure.

How it works

As the hypothetical chart below demonstrates, the graded premium payment structure in general, begins at about 40% below the level premium option and increases incrementally each year until the premium amount becomes level at age 50 for the duration of the policy.

This type of premium structure is an option that can reduce the cost early in your career, allowing you to put the protection in place now and giving you time to get further established. Later, you can choose to convert to a level premium structure up until you reach age 40.

One in four 20-year-olds will become disabled before they reach retirement age.²

¹ Available for ages 18-35.
² U.S. Social Security Administration, Fact Sheet October 13, 2015.
Protect your future for partial disability

How would your future look if you could only work part-time as a result of a disability?

Luckily, we have a rider for that.

The Extended Partial Disability Benefits Rider (EPR) is designed to benefit those who continue to work, but as a result of a sickness or injury can no longer fully maintain their usual work schedules or some of the main duties of their occupation. Consequently, they are losing a portion of their income. EPR is an optional rider available for an additional cost. EPR rider is required in California.

Keeping pace with your future

Most likely your vision of the future has you earning more income tomorrow than you do today. Your disability income insurance policy should be designed to keep up with increases in income.

The Future Insurability Option (FIO) rider helps make additional coverage available to you and keeps your disability income protection up-to-date by creating a pool of monies from which you can purchase increases in your monthly benefit amount without proof of medical insurability (financial underwriting however is required).

When you purchase the FIO rider it will:

- Lock in your current health status so changes in your health will not affect your ability to obtain coverage
- Lock in your occupation class, which determines your premium (occupation class can be upgraded but never reduced)
- Lock in available benefit limits, which impacts the maximum amount you are eligible to receive

In essence, you will be able to take a snapshot of your health status, occupation class and benefit limits, preserving each in time regardless of how the future may alter them.

However, you must not be disabled and must be working full time at the time you elect to purchase increases in coverage. The FIO rider has an additional cost.

Odds are good that you are healthier today than you will be in 10 years. It’s time to lock in your health status for lower premiums when it is potentially at its best.

1 MassMutual disability claims data, 2015.
Through the Guaranteed Insurability Option (GIO)\textsuperscript{1,2,3} for life insurance available as part of your MassMutual DI policy, you can purchase permanent life insurance protection – without a medical exam – every three years until age 46 (provided you are not disabled). It can be an excellent way to lock in your insurability if you anticipate needing permanent life insurance coverage in the future. This life insurance coverage can grow with you into the future, throughout your lifetime.

The GIO option dates coincide with the policy’s anniversary date and occur every three years, beginning at age 25 and ending at age 46. You have the opportunity to purchase $25,000 of permanent life insurance at each option period.

Permanent life insurance can:

- Help protect your ability to provide for your family
- Accumulate cash value
- Leave a financial legacy for your family

What’s your future worth to you?

\textbf{Is it worth protecting?} Help secure your and your family’s future by protecting part of your income.

Your future is worth it. It’s time to help keep it a bright one.

\textsuperscript{1} Not available in CT, NY and PR.
\textsuperscript{2} Available for ages 18-35.
\textsuperscript{3} Not available on substandard rated policies.
MassMutual. We’ll help you get there.®

There are many reasons to choose a life insurance company to help meet your financial needs: protection for your family or business, products to provide supplemental income and the confidence of knowing you will be prepared for the future.

At Massachusetts Mutual Life Insurance Company (MassMutual), we operate for the benefit of our members and participating policy owners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing a life insurance company, ownership, strength and stability matter.

Learn more at www.massmutual.com/mutuality.

New York policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this 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.

Radius may not be available in all states.


This policy has exclusions and limitations. For costs and complete details of coverage, call your representative or MassMutual at 1-800-272-2216 for a referral to a representative.