MassMutual Massachusetts Mutual Life Insurance Company

Work + Life Empowered.

Individual Disability Income Insurance: Help protect your most valuable asset

Income protection

If you add up your income throughout your career, it will most likely be your single biggest asset. A lot relies on your income including your living expenses, retirement contributions, medical expenses, and family responsibilities, such as tuition and community activities. In fact, your income can be your "most valuable asset."

With so much at stake, it's important to consider taking steps to protect a portion of your income against an unforeseen event. Consider the advantages of MassMutual Individual Disability Income Insurance (DI) to help protect your most valuable asset.

The wheel of misfortune

Many people don't realize the potential of being unable to work as the result of an illness or injury at some point in their lives. For a professional, the income gap could widen with the loss of incentive compensation, such as bonuses and commissions.

CAUSES OF DISABILITIES

It is not uncommon for people to assume that most disabilities are the result of accidents. In reality, the majority of disabilities people suffer are due to various forms of illness.

Claim diagnosis category	% of NEW[1] LTD claims in 2023
Musculoskeletal/Connective Tissue	25%
Injuries	13%
Cancer	12%
Mental Disorders	10%
Cardiovascular System Diseases	8%

[1] CDIA **Council for Disability Income Awareness**, 2025. https://thecdia.org/disability-statistics/



Meet Lauren...

See why she needs to protect a sizable portion of her income.

Lauren is a successful sales person. She leads an active life and always exceeds her sales goals.

Her annual base salary is $250,000 but she consistently earns another $100,000 in bonuses.

Her annual net income is $227,500 and she has a group LTD plan that covers 60% of her base income (up to $10,000/mo).

The company group LTD plan will only cover $78,000 on an after–tax basis, leaving a sizable income gap.

Lauren can help protect a greater portion of her total income with individual disability income (DI) insurance from Massachusetts Mutual Life Insurance Company (MassMutual®).[2]

The above example assumes an effective tax rate of 35% and a group LTD plan paid for by the employer that provides up to $10,000 of gross benefit per month ($78,000 net, annually).

[2] This individual disability income insurance does not coordinate with group long-term disability coverage. Claim decisions are rendered independent of each other.

Reduce the gap

There are many advantages to purchasing individual disability income insurance from MassMutual through your employer including:

- **Discounted premiums** — only available by purchasing through your employer.
- **Simplified underwriting** — answering a few simple questions determines eligibility vs. full medical underwriting if you were to buy DI insurance on your own.
- **Covered variable compensation** — including bonuses and commissions.
- **Portability** — you own the policy, so if you leave the company, you can take the policy with you at the same discounted rate.[3]

A trusted leader



With 175 years in the insurance industry, we have a long history of remaining strong during changing market conditions. Our financial strength ratings[4] are among the highest of any company in any industry.



We created MassMutual to reach more people with the products, guidance, and tools they need to secure their financial future and protect the ones who matter most. As a recognized leader in workplace solutions, we are committed to helping you improve your financial well-being.



As a mutual company, MassMutual does not have shareholders. The company is managed with the long-term interests of its members and policyowners in mind, and we work every day to make decisions to help them meet their financial needs in the future.

[3] Coverage increases issued under the policy's Right to Apply for Additional Monthly Benefits with Full Underwriting provision will not carry the discount if a new policy must be issued.

[4] Financial strength ratings are as of February 1, 2026 Best: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); and S&P Global Ratings: AA+ (Very Strong). Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001. Ratings are subject to change.

For more information, go to **MassMutual.com**.
For costs and complete details of coverage, call your agent or MassMutual at **1-800-272-2216** for a referral to an agent.

Policies have 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.

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

© 2026 Massachusetts Mutual Life Insurance Company (MassMutual®), Springfield, MA 01111-0001.
All rights reserved. www.MassMutual.com.

WI3011 226 MM202901-304079