MassMutual

Massachusetts Mutual Life Insurance Company

RetireGuard Rider – your retirement plan "safety net"

Individual Disability Income Insurance



A typical disability income insurance policy, or group long-term disability plan, can help you pay day-to-day expenses... but often neglects contributions to your retirement plan.

MassMutual® has an affordable approach that addresses this financial need. The RetireGuard Rider can help replace an amount equal to the retirement plan contributions that you would have made to your employer's eligible defined contribution plan, if you had not become totally disabled.

The RetireGuard Rider is an optional rider available with a MaxElect individual disability income insurance policy from MassMutual.[1]

How it works

The RetireGuard Rider can provide a way for you to stay on track for retirement, should you become totally disabled. This rider allows MassMutual to pay a monthly benefit into an irrevocable trust, on your behalf, which can allow you to continue saving for retirement while you are disabled. RetireGuard is not a retirement plan nor a substitute for one.

Key benefits for you

- Can allow you to continue saving for retirement during disability.
- The amount you contribute to an eligible defined contribution plan, up to current IRS limits, can be included for coverage.

[1] Rider is available at additional cost.

NOT FOR USE IN CALIFORNIA.

RetireGuard can be your retirement plan “safety net” and add additional benefit to your individual disability coverage.

MEET MARK...

see how RetireGuard helped him to stay on track for retirement, after he became disabled.



Mark is a successful executive who leads an active lifestyle.



At age 47, he can no longer work after an accident that caused him to become disabled.



Now he can no longer contribute to his employer’s eligible defined contribution plan.



RetireGuard could help him to stay on track with his retirement planning needs.

Mark can potentially stay on track for retirement with the RetireGuard Rider from MassMutual.

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

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When insured with RetireGuard, during a period of total disability, MassMutual will pay benefits into an irrevocable trust. Benefits are not paid into an employer-sponsored retirement plan. The trust offers different investment options so that a client can select the option that best meets his/her retirement goals. Trust assets may be tax-deferred depending on the investment option(s) selected. Trust services provided by The MassMutual Trust Company, FSB, a wholly owned subsidiary of MassMutual.

MaxElect (Policy Form XLS-ME-13, XLS-ME-04 and ICC13XLSME in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company. Policies have exclusions and limitations.

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 61 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.

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