

Radius Choice®

MassMutual's Premier Individual Disability Income Insurance Protection

NOT FOR USE IN CALIFORNIA.



**HELP MAKE YOUR
FINANCIAL FUTURE
MORE SECURE**

Radius Choice is disability income (DI) insurance from Massachusetts Mutual Life Insurance Company (MassMutual®) that can help you protect your most important asset – your income. When you purchase an individual DI policy from MassMutual, you have options to customize your coverage to meet your specific needs.

Radius Choice®

Excellent features from an industry leader

You rely on your paycheck

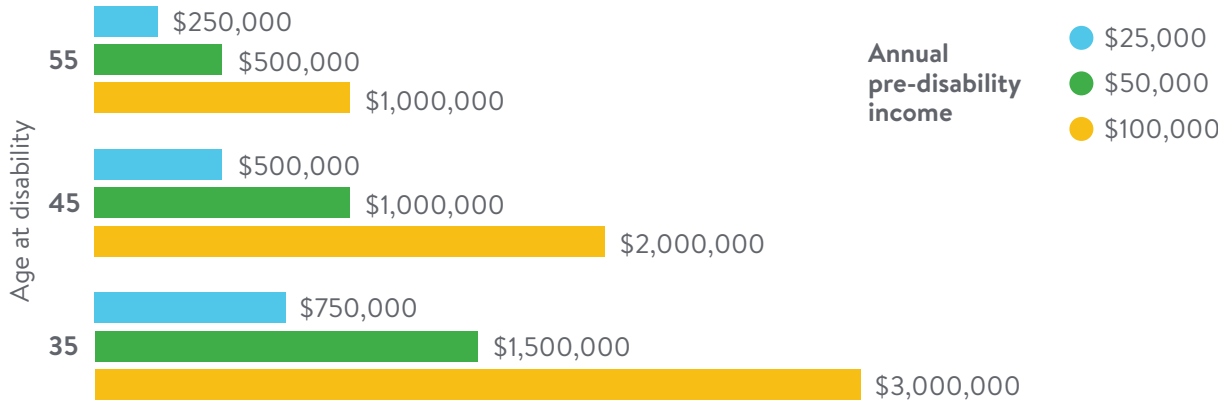
Almost everyone does. In fact, your ability to earn an income is your most important asset. Why? Every expense requires an income to pay for it. Your mortgage payments, your car payments, education expenses, living expenses, utilities... everything you work hard for every day.

Radius Choice is our premier disability income insurance for professionals, business owners and corporate executives. It provides a monthly benefit to replace a portion of your income if you become too sick or hurt to work. Radius Choice is flexible and provides you with options to tailor coverage for your specific needs, so you can control premium expenses without sacrificing benefits.

Understanding your potential income loss

Many people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives – or how it can affect their ability to work, to earn an income and to provide for themselves, their families or their business. Your income fuels the engine that drives you into the future. Without it, your ability to fund the future you envisioned is in jeopardy. This chart 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.

POTENTIAL INCOME LOSS



Assume disability lasts to a retirement age of 65.

Product highlights

NON-CANCELLABLE COVERAGE TO AGE 65

Your policy cannot be canceled as long as premiums are paid on time and your rates cannot be changed (coverage increases will increase premiums). Also, if you continue to work full time beyond age 65 and are not disabled, your policy becomes conditionally renewable until age 75, provided certain conditions are met.

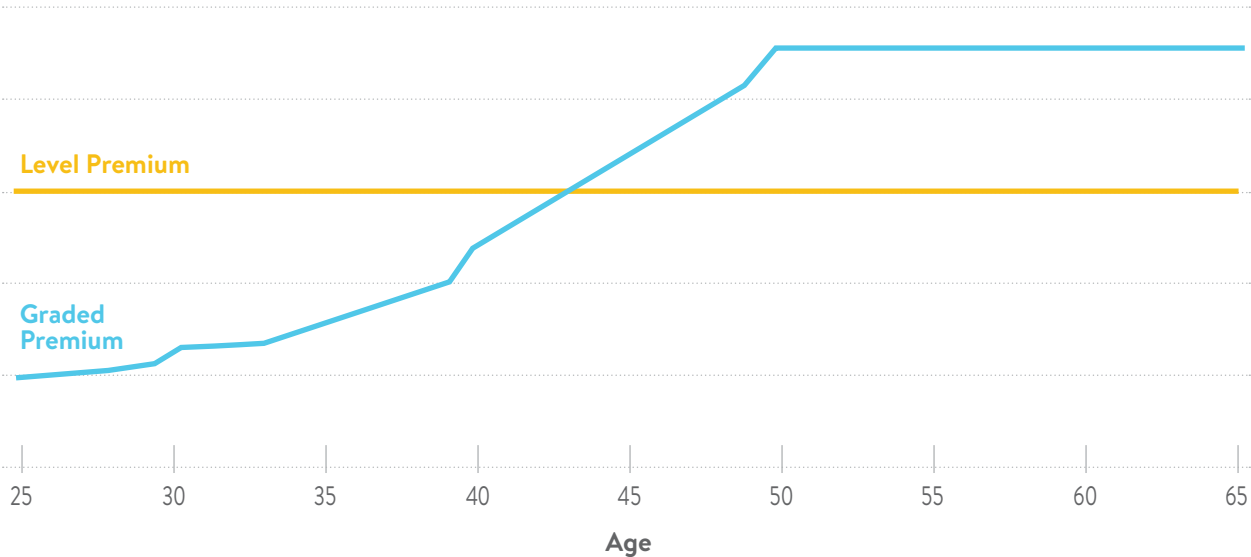
TOTAL DISABILITY COVERAGE

You are eligible for benefits if you are unable to perform the main duties of your own Occupation due to a Sickness or Injury, are not working in another Occupation and are under a Doctor's Care.¹

GRADED PREMIUM

An optional premium structure is available to issue ages 18 – 35, under which the initial premiums are less than a level premium structure for the early years of the policy. Graded 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.

As the hypothetical chart below demonstrates, the graded premium payment structure, in general, begins at about 40 percent 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.



Hypothetical graphic is for illustrative purposes only. Actual crossover points may vary.

¹ Definition of Total Disability may vary by state. For state-specific definitions, please contact your MassMutual representative.

Optional riders

Considered regardless of lifestyle or job duties

MassMutual offers a number of optional riders² to assist you in designing a DI policy that is flexible enough to help meet the unique and changing needs of your lifestyle.

Rider	Description ³
Automatic Benefit Increase Rider (ABI)	Allows the automatic annual purchase of benefits without evidence of medical or financial insurability (you cannot be disabled). Increase amount is 3%.
Benefit Increase Rider (BIR)	Allows you to purchase additional monthly disability coverage once every three years as your income increases so long as you financially qualify, are actively at work and are not disabled. To keep the rider in force, every three years you must submit an application and accept eligible coverage increases, subject to the terms of the rider.
Catastrophic Disability Benefit Rider (CAT)	This rider provides benefits that cover up to 100% of pre-disability earned income when combined with benefits under the Radius Choice policy. Benefits will be paid if you suffer a Presumptive Disability, or if you qualify under the policy definition of Total Disability and either cannot perform 2 of 6 Activities of Daily Living or you suffer a Severe Cognitive Impairment.
Cost of Living Adjustment Rider 3% (COLA)	If your disability lasts longer than 12 months, your benefit may increase under the optional Cost of Living Adjustment Rider. Benefits may continue to increase following every 12 months of eligible disability until you return to work full-time. This helps benefits keep pace with inflation.
Extended Partial Disability Benefits Rider (EPR)	This rider provides a benefit if you are working and suffer a minimum 15% loss of income resulting from a reduced capacity to perform your occupation due to sickness or injury. In addition, during the first 6 months of disability, you may also qualify as Partially Disabled if due to sickness or injury, you suffer a minimum 15% loss of time from work, or can do some but not all of the main duties of your occupation.
Future Insurability Option Rider (FIO)	Allows you to purchase additional monthly disability coverage as your income increases. You must be actively at work and not disabled. Financial underwriting is required.
Group Supplement Disability Benefits Rider (GSR)	Provides additional return-to-work benefits to supplement the benefits you receive from your group LTD plan during a Partial Disability.
Own Occupation Rider (OWN OCC)	Provides a disability benefit when you are unable to perform the main duties of your usual Occupation due to Sickness or Injury, are under a Doctor's care, and you choose to work in another Occupation.

² Riders are available at additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost.

³ Only a brief description of the riders is provided. For more information, talk to your MassMutual financial professional.

Optional riders

Appropriate for specific needs

Adding optional features can provide additional flexibility and help make your financial future more secure.

Rider	Description
RetireGuard® Rider (RGR)⁴	Helps replace an amount equal to both employee contributions and employer match contributions that would have been made to an eligible defined contribution plan if you had not become Totally Disabled (subject to current IRS limits). RetireGuard is not a retirement plan, nor a substitute for one.
Short Term Disability Benefits Rider (STR)	Provides disability benefits for a short period of time during the waiting period of employer-pay salary continuation plans, or LTD plans with 180-day or longer waiting periods.
Social Insurance Rider (SIR)⁵	Provides a monthly income benefit during periods of eligible Total Disability without duplicating disability benefits provided by Social Security, State Cash Sickness or Workers' Compensation. Benefits are not paid for any month that you receive Social Security retirement income benefits.
Student Loan Rider (SLR)^{6,7}	Provides a monthly benefit for reimbursement of your student loan debt while you are Totally Disabled.

STRENGTH

MassMutual has some of the highest financial strength ratings⁸ of any company, in any industry.

MASSMUTUAL

As a mutual insurance company, MassMutual is operated for the benefit of our members and participating policyowners.

EXPERIENCE

We have over 50 years of experience in providing disability benefits and have helped many people in their unexpected time of need.

⁴ Benefits are not paid into an employer-sponsored retirement plan. When insured with RetireGuard, during a period of total disability, MassMutual will pay benefits into an irrevocable trust. 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.

⁵ In NY, this rider is the Social Insurance Substitute Rider.

⁶ Before deciding whether to purchase the Student Loan Rider, you should consider any provisions of your student loan(s) that may allow for deferment, discharge or forgiveness of the debt, for example, discharge for total disability, public service loan forgiveness, teacher loan forgiveness or income-driven repayment.

⁷ Not available in NY.

⁸ Financial strength ratings are as of 12/1/2019: A.M. Best Company: A++ (Superior; top category of 15); Fitch Ratings: AA+ (Very Strong; second category of 21); Moody's Investors Service: Aa3 (High Quality; fourth category of 21); Standard & Poor's: AA+ (Very Strong, second category of 21). Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Ratings are subject to change.

Rider selection worksheet

This worksheet can assist you in customizing your MassMutual disability income insurance policy. Use the area below to identify appropriate riders and personal needs that they can help address.

Selection	Rider name	Reasons for selection
<input type="radio"/>	Automatic Benefit Increase Rider (ABI)	
<input type="radio"/>	Benefit Increase Rider (BIR)	
<input type="radio"/>	Catastrophic Disability Benefit Rider (CAT)	
<input type="radio"/>	Cost of Living Adjustment Rider (COLA)	
<input type="radio"/>	Extended Partial Disability Benefits Rider (EPR)	
<input type="radio"/>	Future Insurability Option Rider (FIO)	
<input type="radio"/>	Group Supplement Disability Benefits Rider (GSR)	
<input type="radio"/>	Own Occupation Rider (OWN OCC)	
<input type="radio"/>	RetireGuard® Rider (RGR)	
<input type="radio"/>	Short Term Disability Benefits Rider (STR)	
<input type="radio"/>	Social Insurance Rider (SIR)	
<input type="radio"/>	Student Loan Rider (SLR)	

Radius Choice (policy form #XLIS-RC-15 et al and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

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 51.0 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.

