

THINGS TO KNOW ABOUT

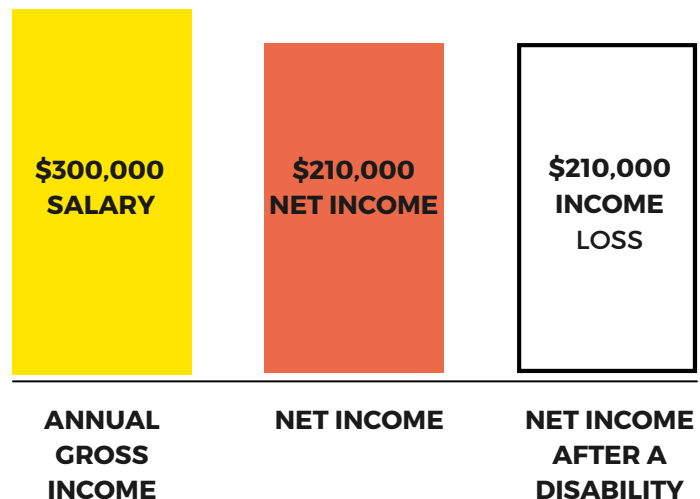
DISABILITY INCOME INSURANCE



UNDERSTANDING THE IMPACT OF DISABILITY INCOME INSURANCE

Disability Income Loss Example

This chart assumes an effective tax rate of 30%



1 Supplemental individual disability income insurance does not coordinate with your group long term disability coverage. Claim decisions are rendered independent of each other. The information provided is not written or intended as specific tax or legal advice. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have exclusions and limitations. For cost and complete details of coverage, please contact your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

PROTECT YOUR INCOME WHILE YOU PROTECT YOUR HEALTH



SCENARIO

In the event you become sick or injured, health insurance can help you avoid the financial burden of healthcare costs.

CONSIDERATION

If you become too sick or hurt to work for an extended period of time, health insurance cannot replace your income.

SOLUTION

Health insurance PLUS disability income insurance

Disability income insurance can replace a portion of your income to help you cover living expenses:



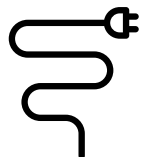
FOOD



HOUSING



COLLEGE



UTILITIES

DISABILITY CLAIMS BY DIAGNOSIS

CLAIM DIAGNOSIS CATEGORY	% OF NEW LTD CLAIMS IN 2017
Musculoskeletal/connective tissue	29.7%
Neoplasms (Tumors)	14.8%
Cardiovascular/Circulatory	8.1%
Nervous System-Related	6.3%
Injuries & Accidents	12.3%
Maternity-Related	7.1%
Mental Disorders/Psychiatric	8.6%
Other	13.1%

DISABILITY QUICK FACTS

MOST COMMON CAUSE OF DISABILITY

88%

ILLNESS

12%

ACCIDENT INJURY

FINANCIAL LOSS POTENTIAL FROM DISABILITY

