

What if you were to become too sick or hurt to work?

If you couldn't work, would your family have enough income to meet its financial obligations?

Your value as a provider not only includes your mortgage and car payments, utilities, education and living expenses, it also includes benefits through work and the value of the personal contributions you provide to your family.

The odds of becoming disabled

Disability can happen to anyone. Anytime. Anywhere.

No one plans to become disabled. If the unforeseeable happens and you become too sick or hurt to work, individual disability income insurance can help protect a portion of your earned income for the things that matter to you.



Odds of an IRS audit¹



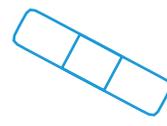
1 in 104

Odds of being a victim of identity theft²



1 in 14

Odds of becoming too sick or hurt to work³

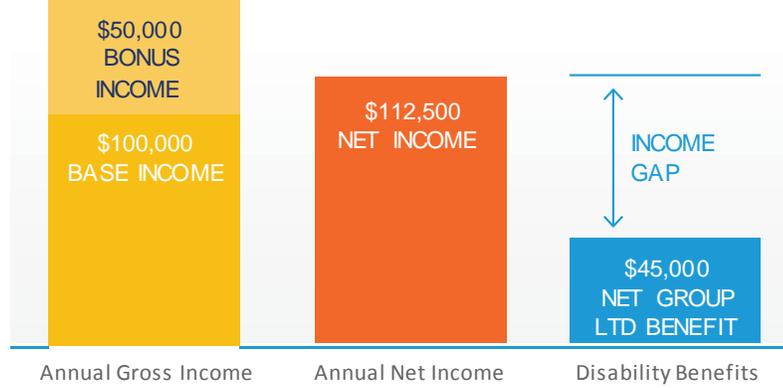


1 in 4

Understanding coverage you may already have

Many people know the group long-term disability (GLTD) benefits made available to them in the form of a company's employee benefits package will pay a portion of their income should they become disabled. Identifying the actual portion of income covered by GLTD benefits, and which benefits are taxable is essential in identifying the "gap" in your disability income coverage.

REDUCING
THE G A P



The above example assumes an effective tax rate of 25% and a Group LTD plan paid for by the employer that provides up to \$5,000 per month.

¹ Kiplinger. What are the odds that your tax return will be audited? And what should you do if it is? April 30, 2014.

² U.S. Department of Justice. Victims of Identity Theft, 2012.

³ Social Security Administration. Fact Sheet, April 2, 2014.

What if you became totally disabled and stopped working?

How long could your savings cover your fixed expenses? Personal savings, Social Security or employer-sponsored disability income insurance plans may leave you with less than you would expect.

Do you have the coverage you need?

Even if you are already covered by a disability income insurance policy, you may still need more protection.

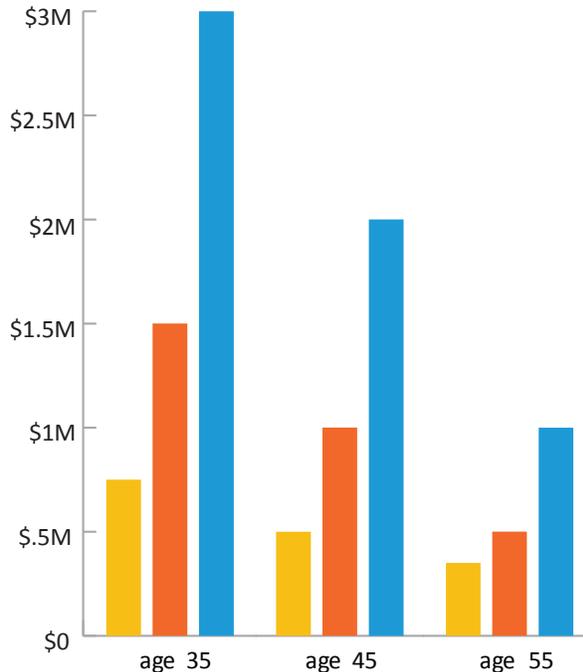
Potential loss of income

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.

Claims paid

Our policyowners purchase disability income insurance with the hope that they'll never need to use it. Keeping a safe and healthy lifestyle is important, but if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual) will be there. Since 2001, we have paid over \$3 billion in disability benefits to our policyowners.¹ So, if the unforeseeable does happen, you'll know you have a strategy in place to protect a portion of your earned income in the event of a sickness or injury that prevents you from working.

Financial loss potential from a permanent disability



\$346
MILLION

Disability claims paid in 2015

KEY: Annual pre-disability income	■	\$25,000
	■	\$50,000
	■	\$100,000

Assumes no further changes to salary and disability lasts to a retirement age of 65.

¹Source: MassMutual Disability Income Benefits Department, February 2016. Claims paid from 2001 to 2015.



Disability insurance is a really simple concept. It protects one's most valuable asset — their income.

- SCOTT RIDER

Meet Scott Rider — in his own words.

The day I was diagnosed with Parkinson's is etched in my mind like no other day of my life.

It was a sunny fall day, the second time seeing this particular neurologist, and in a matter of seconds in his presence he said "You have Parkinson's disease," and I will tell you at that moment it hit me like a ton of bricks. I think what I remember most vividly is that I stepped outside that physician's office with my wife and I cried — because I knew my life was going to change forever.

It has impacted me, my family, my employees — really my whole world is impacted by my Parkinson's disease. Parkinson's disease has made me more aware of the fact of something that I don't think I really understood in the past — most people that are disabled as a result of an illness, not an accident.

Disability Insurance is a piece of security and I can't even express how much it means to us and our family.

**Most common
cause of disability¹**

90%
illness

10%
accident/injury

¹The Council for Disability Awareness 2014 Long Term Disability Claims Review Disability by Diagnosis.