



Radius

Our Premier Disability Income
Insurance Protection

NOT FOR USE IN CALIFORNIA



Do you need 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 — expenses such as your mortgage payments, your car payments, education expenses, living expenses, utilities... everything you work hard for every day.

Let Radius help make your financial future more secure.

Even if you have disability income insurance protection through your employer, it may not be enough. That's where MassMutual's Radius disability income insurance can help you protect your most important asset. We provide coverage based on your income and financial situation.

What is Radius Disability Income Insurance?

Radius is our premier disability income insurance for professionals, business owners (large and small) or corporate executives — applying for coverage on an individual or employer-pay basis.

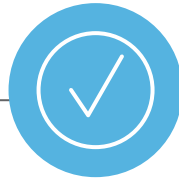
Radius is comprehensive coverage that can provide a monthly benefit if you become totally disabled and unable to work due to a sickness or injury and are under a doctor's care.

Radius is flexible and provides you with options to tailor coverage just right for your specific needs so you can control premium expense without sacrificing benefits.¹

Radius is only from MassMutual, a leader in disability income insurance.



Radius offers the features you look for in excellent disability income insurance protection



GUARANTEED COVERAGE TO AGE 65

Your policy cannot be canceled as long as premiums are paid on time and your rates cannot be changed. Also, if you continue to work full-time beyond age 65 and are not disabled, your policy can be annually renewed 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.²



PARTIAL DISABILITY COVERAGE

With the Extended Partial Disability Benefits Rider¹ you are eligible for benefits if you return to work, dependent on coverage selected, in either your own or another occupation on a limited basis due to a sickness or injury. Required in CA.



INFLATION PROTECTION IF YOU ARE DISABLED

If your disability lasts longer than 12 months, your benefit will increase under the optional Cost of Living Adjustment Rider.¹ Benefits will continue to increase every year until you return to work full-time. This helps benefits keep pace with inflation.



PROTECT YOUR FUTURE INCOME INCREASES

The Future Insurability Option¹ allows you to purchase increases in coverage as your income increases. This provides you the option to increase your policy coverage without evidence of medical insurability as long as you financially qualify and are not disabled.



Radius offers additional coverage to meet specific needs

Protect your ability to save for retirement

The RetireGuard rider¹ can help replace an amount equal to the retirement plan contributions (including both the employee's and employer's contributions) that would have been made to a client's eligible defined contribution plan if he/she had not become disabled. It is not a retirement plan, not a substitute for one. When insured with RetireGuard, during a period of total disability, MassMutual will pay benefits into an irrevocable trust that offers different investment options at the time of claim, so that a client can select the option that best meets his/her retirement goals.^{1,3}

Additional benefits just for individuals with group long-term disability coverage

The Group Supplement Rider¹ (GSR) allows you to supplement any benefits you are eligible to receive from your company-sponsored group long-term disability (LTD) plan during a partial disability. This additional benefit helps ease the financial transition back to work full time.

Additional benefits for catastrophic disability protection

The Catastrophic Disability Benefit Rider^{1,4} (CAT) provides benefits that cover up to 100% of pre-disability earned income when combined with a base policy for total disability. This can provide even more benefits to help pay those extra expenses that often occur when a significant, catastrophic disability strikes.

Own occupation coverage

The Own Occupation Rider will pay you a monthly benefit if due to a sickness or injury you cannot perform the main duties of your occupation, are under a doctor's care, and are working in another occupation.¹

Credits to help pay for a Long Term Care policy from MassMutual

While the Radius policy is in force, 2 percent of the total cumulative premium paid may be used as a credit toward the first year premium of a MassMutual Long Term Care insurance (LTCi) policy (not available in CA, CT or FL). This credit can be used to purchase a long term care policy for yourself or a member of your immediate family.⁵ And this benefit is provided to you at no additional cost!



¹ Optional riders are available at an additional cost. State availability may vary.

² In FL, the definition of total disability is different due to state insurance regulations. For the definition in FL, please contact your MassMutual representative.

³ RetireGuard[®] can be issued on a stand alone basis or as a rider on a disability income contract (Radius[®]) for an additional cost. RetireGuard is not a retirement plan or a substitute for one. Benefits are paid directly into a trust, not into an employer sponsored retirement plan. Trust assets may be tax deferred depending on the investment option(s) you choose. Trust services are provided by The MassMutual Trust Company, FSB.

⁴ CAT Rider is not available in CT.

⁵ Immediate family includes the insured's spouse as determined by state law, children, parents, and spouse's parents. Before the credit is applied to the Long Term Care (LTCi) policy, the individual who is to be insured under that policy must qualify under MassMutual's long term care standards. This credit has no other cash value and once it is used, no further credits will accumulate.

Radius is not available in all states.

Radius (Policy Form XL-IS-92 or XL-IS-92(NC) in North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111. These 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.

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 50.2%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.