



## Radius Choice®

MassMutual's Premier Individual Disability  
Income Insurance Protection

NOT FOR USE IN CALIFORNIA.

Your income, when viewed over your entire career, will most likely be your single biggest asset. It is the source of funding today and every day for the remainder of your life. Your income will pay for a lifetime of purchases, both large and small; it will fund the hopes, needs, and dreams for you and the ones you love. Without income, your ability to fund the future you envision is in jeopardy. With so much income at stake, it's important to help protect it.

Radius Choice is our premier individual disability income insurance (DI) 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 for an extended period of time.

By choosing Radius Choice, you can feel confident you are purchasing one of the strongest disability income insurance policies in the industry from a well respected, financially strong company.

## Definition of disability

The definition of disability is what is used to determine how you qualify for benefits under the policy. Insurance companies have different definitions as to what qualifies as a total disability. For instance, some companies will pay benefits if you cannot perform the main duties of your own occupation, while others will only pay benefits if you cannot perform the duties of any occupation.

With a Radius Choice policy, 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.

The definition of total disability varies in some states. Please contact your financial professional for details.

## Non-cancellable coverage to age 65

Your policy cannot be cancelled 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.

## Length of disability

When designing a DI policy, you will want to make sure the length of your coverage matches the length of disability protection you desire.

Radius Choice has several Benefit Periods<sup>1</sup> (the length of time you can receive disability benefits for an eligible disability) and Waiting Periods (the duration of time you must be disabled before benefits accrue).

**Benefit Periods:** 2 years, 5 years, 10 years, To age 65, To age 67, and To age 70

**Waiting Periods:** 60, 90, 180, 365 and 730<sup>2</sup> days

<sup>1</sup> Elimination Period in FL.

<sup>2</sup> Not available in NY.

## Types of disability

In combination with length of disability are the types of disability. There are two major types of disability: Total and Partial.

### Total

In general terms, total disability means you cannot reasonably perform the regular duties of your occupation. Benefits will be paid for any qualifying injury or illness, according to the policy's definition of disability.

#### Total disability coverage

With Radius Choice, 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.

If, however, your disability is particularly severe, you may qualify for additional benefits above and beyond your monthly disability benefit. This type of total disability is a Catastrophic disability.

#### Catastrophic Disability Benefit Rider (CAT)

The CAT rider, available for an additional cost, 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 sustain a Severe Cognitive Impairment.

### Partial

Partial disabilities are seen in scenarios where you continue to work, but as a result of a sickness or injury, you can no longer **fully** maintain your usual work schedule or perform **some** of the main duties of your occupation. Consequently, you are losing a portion of your income.

Riders that provide benefits for periods of eligible Partial Disability may require a loss of time and duties and/or a specified percentage of income lost in order to qualify for benefits. Radius Choice offers two Riders that are available for an additional cost for protection during periods of Partial Disability.

#### Extended Partial Disability Benefits Rider (EPR)<sup>3</sup>

This rider provides a benefit if you are working and sustain 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.

#### Group Supplement Disability Benefits Rider (GSR)<sup>3</sup>

The GSR provides additional return-to-work benefits to supplement the benefits you receive from your group Long Term Disability (LTD) plan during a Partial Disability.

<sup>3</sup> Available for an additional cost.

## Disability coverage for the future

When designing a DI policy, it is important to not only protect the lifestyle you have today but the lifestyle you plan to have in the future.

If you expect your income to increase over time, your disability income insurance coverage should keep pace with those increases.

Radius Choice offers two distinct options to protect your future earnings increases.

### Future Insurability Option Rider (FIO)<sup>4</sup>

The FIO rider 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.

- If the insured's risk class at the time of application for additional benefits is more favorable, we will use the more favorable class when issuing the benefits. If the risk class at the time of application for additional benefits is less favorable, the original class will be retained.
- Issue and Participation limits are guaranteed (at time of option the insured will receive original I + P limits or the current I + P limits).

### Benefit Increase Rider (BIR)

The 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.

Each of these options help make additional coverage available and keeps the disability income protection up to date by providing you with the ability to increase the monthly benefit amount **without proof of medical insurability** (you cannot be disabled, you must be working full time and financial underwriting is required).

Although these riders provide opportunities to increase coverage, there are several important differences, so be sure to consult your financial professional about which option is right for you.

## Inflation protection

Inflation, when not accounted for, can result in inadequate coverage at a time when you need it most. To help protect you from the adverse effects of inflation, Radius Choice offers these two riders.

### Automatic Benefit Increase Rider (ABI)

The ABI rider allows the automatic annual purchase of benefits without evidence of medical or financial insurability (you cannot be disabled). Increase amount is 3%.

### Cost of Living Adjustment Rider 3% (COLA)<sup>4</sup>

If your disability lasts longer than 12 months, your benefit may increase under the optional COLA 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.

<sup>4</sup> Available for an additional cost.

## Special types of protection

Radius Choice offers several riders<sup>5</sup> which provide specific types of protection to assist you in meeting your unique needs.

### Own Occupation Rider (OWN OCC)

The OWN OCC rider 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.

### RetireGuard® Rider (RGR)<sup>6</sup>

The RGR 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)

The 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)<sup>7</sup>

The SIR 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. Except in New York, benefits are not paid for any month that you receive Social Security retirement income benefits.

### Student Loan Rider (SLR)<sup>8,9</sup>

The SLR provides a monthly benefit for reimbursement of your student loan debt while you are Totally Disabled.

<sup>5</sup> Available for an additional cost.

<sup>6</sup> 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.

<sup>7</sup> In NY, this rider is the Social Insurance Substitute Rider.

<sup>8</sup> Not available in NY.

<sup>9</sup> 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.



## Types of premium

Radius Choice offers two types of premium payment options.

### Level Premium

The level premium structure provides the same premium amount, paid in installments, for the duration of the policy.

### Graded Premium

The graded 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.

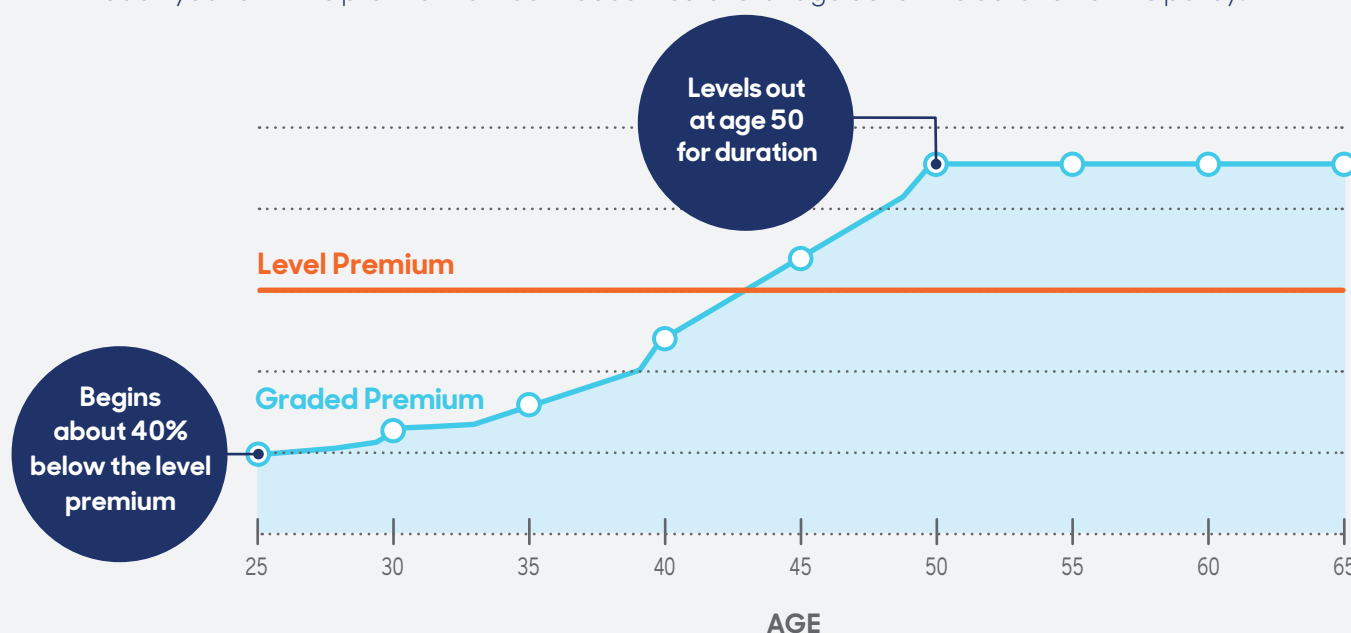
## Dividends

One of the many benefits of purchasing a Radius Choice policy from MassMutual® is the opportunity to receive dividends. Currently, with the sale of a new Radius Choice policy, dividends are illustrated to become payable after the 5th policy year (6th policy year for CA, FL, and PR). Any dividends that may be allocated are projected to be paid in cash to the premium payor at a rate of 10% of premium annually.<sup>10</sup> Dividends are not guaranteed.

From 2004–2022, MassMutual paid over \$325 million in dividends on eligible participating disability income policies.<sup>11</sup>

### HOW A GRADED PREMIUM PAYMENT STRUCTURE WORKS

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.

<sup>10</sup> The dividend rate is determined annually and subject to change.

<sup>11</sup> Includes dividends paid on all disability income insurance policies offered by MassMutual. Dividends are paid to the premium payor.

## Claims

With an individual disability income insurance policy from MassMutual, the hope is that you'll never need to use it. However, if you become too sick or hurt to work and your claim is approved, our disability benefits claims professionals will help guide you through your rehabilitation, recovery, and return to work.

We understand how important it is to provide you with supportive and efficient service during such a difficult transition in your life. When you file a claim, a personal claims representative will guide you through the benefit process, working with you, your attending physician, and your employer to gather all information necessary to make a decision on any benefits due under your coverage.

**MassMutual has paid out more than \$5.8 billion in total DI benefits from 2005–2022.**

## MassMutual

Massachusetts Mutual Life Insurance Company (MassMutual) is a leader in disability income insurance. Established in 1851, MassMutual has been providing disability income insurance since 1965. Our mutual structure, along with our long-term business approach, has helped keep us strong. This strength means we will be here when you need us most.

**MassMutual has some of the highest financial strength ratings<sup>12</sup> of any company, in any industry.**

**As of year-end 2022, MassMutual is protecting over 245,000 DI policyowners.**

<sup>12</sup> Financial strength ratings are as of 2/1/2023: A.M. Best Company: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); Standard & Poor's: AA+ (Very Strong). 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.



Only a brief description of the riders is provided. If there is a conflict between the description and the policy, the terms of the policy and rider will govern. For more information, talk to your MassMutual financial professional.

Radius Choice (policy form #XLIS-RC-15 et al., XLIS-RC-16(FL), 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.

