

Thank you for considering disability income insurance protection.

What is disability income insurance?

Disability income insurance helps protect one of your most valuable assets — your ability to earn an income. A monthly income benefit is provided to you if you become unable to work because of an illness or injury. This insurance coverage is an integral part of a comprehensive financial plan, and helps enable you to meet your basic financial commitments. Taking steps now to protect yourself with disability income insurance can help you face the future with greater financial confidence.

What is the underwriting process for disability income insurance?

The underwriting process begins when we receive your completed application. Underwriting is the evaluation of your medical and financial history to determine the level of risk you present to the company. Depending on your age and the amount of insurance you are applying for, we may obtain additional information such as medical records, financial documentation of your income, and lab results.

The following information explains the process of attaining a disability income insurance policy, and gives you an idea of what to expect when you submit an application. It also tells you how you can assist us in expediting the underwriting process.

Following are a number of primary risk factors Massachusetts Mutual Life Insurance Company (MassMutual®) underwriters will take into consideration when evaluating your application.



Examples of underwriting risk factors

Occupation

Your occupation plays an important role in determining the kind of disability coverage you can purchase, as well as the cost of the insurance. The underwriter will consider your job duties as well as your title to determine an appropriate occupational class. Occupational classes are based on the industry and tasks affiliated with your occupation and the risks that occupation poses to your health. These occupational classes influence the cost of disability income insurance.

Financial

Disability income insurance deals with the realities and uncertainties of life. The ideal policy helps provide enough income to safeguard your basic lifestyle while maintaining an incentive for you to return to work. In general, the goal is to try to replace 60 to 80 percent of your pretax earnings. Your earned income determines the maximum amount of monthly disability benefit we can offer. Financial documentation of your income may be required. The type of financial information we may request is based on whether you are an employee or a business owner, and the total amount of disability coverage you are requesting. Submitting complete income documentation with your application will help us expedite our review of your application.

Medical

How healthy you are now and how healthy you've been in the past is a critical factor used to determine your eligibility for disability income insurance coverage. The application package asks a series of questions about your current and past health conditions. If you've had health problems, you'll need to supply details such as the name and address of your physician, duration of treatment, and dates of illness or injury.

Types of medical requirements

Depending on your age and the amount of disability coverage you are requesting, we may ask you to provide other information to help us evaluate your medical history. The information below describes the types of medical information we may request.

Client Medical Interview

As part of the application process, you will need to complete a Client Medical Interview (either on line or via a phone call with a MassMutual Team member). This allows us to collect information about you and your medical history.

Blood profile and urinalysis

You may be asked to provide us with samples of your blood and urine. Samples are normally screened for cholesterol and triglycerides, blood sugar, liver and kidney function, nicotine, illegal drugs, and exposure to HIV. Additional tests may be performed based on initial findings.*

Oral fluids

If your application requires it, we may ask you for a sample of oral fluids. In this procedure, a paramedical examiner places a sterile swab between your cheek and gum for at least 2 minutes to collect fluids. We test this sample for nicotine, cocaine and exposure to HIV.

* If you would like to receive a copy of your test, please notify your agent.

Physical measurements

This is simply the collection of your height and weight measurements, blood pressure, and pulse rate.

Attending Physician Statement (APS)

In some cases, an underwriter may find it necessary to further evaluate your medical history and, with your authorization will request medical records from your personal physician, as well as from physicians you may have seen for a more specialized problem.

Personal History Interview (PHI)

After the underwriter initially reviews your application, we may request that you participate in a short telephone interview. An interviewer, trained by MassMutual, will call you at the telephone number, and preferred time, you have provided on your application. The PHI is designed to verify information on your application, collect missing details, and/or obtain additional information.

Additional information

The Medical Information Bureau (MIB)

MassMutual receives limited, confidential information about some of our insurance applicants from the MIB. The MIB is a non-profit membership organization which operates an information exchange service to assist member companies in deterring and detecting fraud. We may use that information as a starting point from which to conduct our own assessment of a potential risk factor. We never base final underwriting decisions on MIB information. If you would like further information, please visit the MIB's web site: www.mib.com.

Confidentiality and privacy

All elements of your application package are treated as highly confidential. Only MassMutual associates with a direct business need will have access to your information. Your personal information is subject to MassMutual's Privacy Policy, which can be found on www.MassMutual.com/legal.

Final underwriting review

Once MassMutual has all of the information required for your application, the underwriter will review all of this information to make a final determination as to whether or not we can make an offer.

Possible underwriting decisions

- If the underwriter determines you are a standard risk, your policy will be issued as requested.
- If the underwriter determines you have a pre-existing medical condition, such as a joint or back problem, or finds any recent surgeries, we may put an exclusion rider on your policy. Exclusion riders state that MassMutual will not offer coverage for a specific condition. Disabilities resulting from all other medical conditions, however, will be covered by the policy, providing you meet the definition of disability.
- If you have a medical condition such as high blood pressure, or are overweight, the underwriter may offer you a policy with a rate higher than the rate you were originally quoted. These same conditions may also result in the underwriter offering you a policy with a reduced benefit period.
- Occasionally the risk an applicant presents is too high for the company to assume. The underwriter may have to decline an application for disability income insurance.

Reconsiderations of modified offers

If your policy has been issued in a way other than originally applied for, and your medical condition improves, the underwriter may be able to reevaluate your policy at some time in the future. Reconsideration is not guaranteed and new medical information may be required.

Underwriting is important to you!

It is essential to MassMutual that we are fair to both new applicants and current policyowners. MassMutual underwriters carefully review each new risk that the company assumes, ensuring that each policyowner pays the correct premium for the risk he or she presents. These responsible underwriting practices help ensure favorable morbidity experiences. In addition, favorable morbidity results may lead to payments of dividends.¹ Therefore, it is certainly to your advantage that MassMutual is concerned about the risks it assumes when taking on a new policyowner and that it sets fair prices for each individual.

Why MassMutual?

Since 1851, MassMutual has maintained a long-term focus, providing the strength and stability policyowners expect. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

Our mutual company structure enables us to manage with the long-term interests of our policyowners and customers in mind, and aligns the Company's interests with those of our policyowners. When working with MassMutual, you can be confident that we will be there to honor our commitment to you.

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. Policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111.

¹ Dividends are not guaranteed. Certain disability income insurance policies offered by MassMutual pay dividends, if any are declared, to the "premium payor" who may not be the Policyowner.

