



Consider the true value of your income and whether your Group LTD coverage is adequate.

What is the value of your income?

A lot relies on your income, perhaps even more than you might think. And if the unexpected happens – you become too sick or hurt to work and cannot generate an income – will the Group Long Term Disability (GLTD) coverage you receive through your employer be adequate?

The DI Gap

Many GLTD plans cap the amount of benefits available to you each month. And if the premiums for your GLTD plan are paid for by your employer, those benefits may also be taxable*. That is where the Disability Income (DI) Gap is created: the difference between the net income you earn and the net benefits available through your GLTD plan.

Living on half a paycheck

Understanding how much of your income is covered by your GLTD plan is essential to accurately determining your DI Gap. You might be surprised to discover that you didn't even know you had a DI Gap, or that your DI Gap might be as high as 50% – or more – of your paycheck.

Your MassMutual financial professional can work with you to help you determine what your DI Gap is. They can also help show you just how valuable your income actually is, *before* you may need your GLTD benefits.

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. 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.

* The information provided is not written or intended as specific tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. 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.



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