

DI Insurance Solutions
for Employers

Enhance your suite of supplemental offerings



Customized worksite solutions for individually
owned disability income insurance

Insurance Strategies



We'll help you get there.®

A disability can rob employees of their most important asset: their ability to earn an income

You already take care of your employees by offering health and welfare benefits. Yet, employees who are saving for retirement, paying health care costs, buying life insurance or funding college education may forget to insure their ability to earn an income.

Many people believe the likelihood of becoming disabled is one in 50, when it's actually one in three.¹ Yet only 28% of workers in private industry have any type of long-term disability (LTD) income insurance protection.² Even those with disability income insurance protection (usually a group long-term disability plan) may not have enough.

Typical group long-term disability plans replace about 60% of an employee's income.

Bonus and commission income generally aren't covered, and benefits are usually taxable.

Plans are typically not portable and do not protect an individual's ability to save for retirement.

There is a solution that can be cost-free for you, involve minimal administrative time, and be customized to your employees' unique needs. With an emphasis on educating employees, this solution can help employees do all they can to insure the maximum amount of their income in the event of a disability.



Almost 3 in 10 of today's 20-year-olds will become disabled before reaching age 67.

– Social Security Basic Facts, January 31, 2007

¹ 1985 Commissioners' Individual Disability Table A, Society of Actuaries.

² National Compensation Survey: Employee Benefits in Private Industry in the U.S., U.S. Department of Labor, Bureau of Labor Statistics, March 2006.

Protecting income matters

The advantages

Offering Massachusetts Mutual Life Insurance Company's (MassMutual) individually owned disability income insurance to your employees on either a voluntary or an employer-paid basis can greatly reduce the financial risks that disability poses.

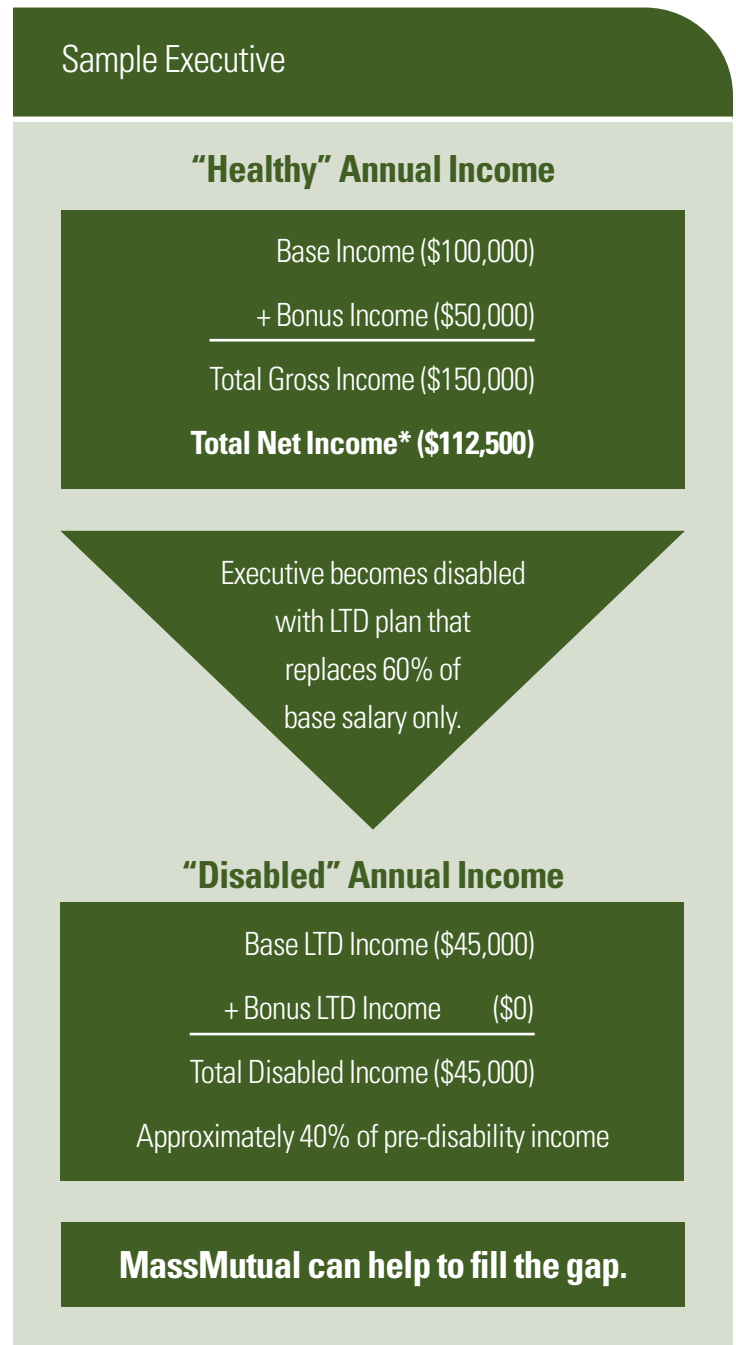
Advantages to your organization

For your employees

- Helps to fill the gap in existing group LTD
- Can be used as primary disability income insurance if an employee is no longer covered under group LTD
- Helps protect key employees whose compensation exceeds your group plan maximum
- Covers bonuses and commissions, depending on how you design the insurance offering
- Streamlined online application includes learning tools
- Includes individual policy ownership with portable discounts
- Personalized educational materials for each employee
- Optional riders that provide benefits which will replace up to 100% of pre-disability earned income for catastrophic disabilities*
- An employee's spouse also may purchase an additional disability income insurance policy at a 10% spousal discount³

* Riders available at additional costs.

³ Discounts subject to underwriter approval and state availability.



* Sample utilizes a 25% tax rate.

How your company benefits

Employees generally rely on you as their employer for many of their health and welfare benefits. By enriching your suite offerings, you may:

- **Educate** employees to help them make informed decisions based on their personal needs
- **Offer** employer-paid policies for executives with enhanced discounts⁴ (available for groups with as few as ten eligible executives)
- **Help** attract and retain quality employees by adding to your offerings
- **Supplement** existing group LTD
- **Support** the company's culture through selection of communications, products, services and administration options
- **Utilize** turnkey processes to address your employees' changing needs



⁴ Discounts subject to underwriter approval and state availability.

Your MassMutual advantage

When you choose MassMutual as your carrier, you are choosing one of the strongest insurers in the industry with expertise in providing supplemental disability income insurance.

- You will work with a dedicated team of MassMutual experts who will develop customized strategies for your company
- Real-time tracking reports to manage your application period and employee responses
- Your choice of online application or paper applications, or a combination of both

Our performance

Financial strength ratings⁵

A.M. Best Company A++ (Superior; Top category of 15)

Fitch Ratings AAA (Exceptionally Strong; Top category of 24)

Moody's Investors Service Inc. Aa1 (Excellent; Second category of 21)

Standard & Poor's Corp. AAA (Extremely Strong; Top category of 21)

Product Details

- Flexible solutions for both high and middle income earners
- The Pre-existing Condition Limitation (PECL)⁶ can enable us to provide more flexibility in our policy designs including alignment with your group LTD plan and the possibility to re-approach employees who previously declined coverage
- Helps replace up to 100% of an amount equal to the retirement plan contributions, including both the employee's and employer's contributions, that would have been made to the employee's eligible defined contribution plan if the employee had not become disabled⁷
- Coverage for catastrophic disabilities via the Catastrophic Rider⁸
- Long term care credits built into every policy⁹
- Sizable Discounts¹⁰
 - Employer-pay or employer-endorsed with 3 – 20 lives: 15%
 - Employer-pay with 21 – 99 lives: 25%
 - Employer-endorsed with 21+ lives: 25%
 - Employer-pay with 100+ lives: 35%

⁵ Ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Baystate Life Insurance Company. Ratings as of 4/1/2009. Ratings are subject to change.

⁶ Subject to underwriting approval. PECL not available in CA.

⁷ RetireGuard[®] as a stand-alone coverage requires a non-cancelable disability income contract to be issued to participants in defined contribution plan. RetireGuard[®] as a rider is available at an additional cost. Trust assets are not paid into an employer-sponsored retirement plan. Trust services provided by The MassMutual Trust Company, FSB.

⁸ Subject to state availability and at an additional cost.

⁹ While the policy is in-force, 2% of total (cumulative) premium paid on a MassMutual disability income policy is used as a credit towards first-year MassMutual LTCI premium. The credit will equal 2% of premiums paid, premiums waived and the policy fee. The policyholder does not need to surrender his/her DI policy in order to buy a long term care policy. Both policies can be maintained in-force.

¹⁰ Discounts are subject to underwriter approval and vary in CA, FL, NY & MD.



For more information

To learn more about how MassMutual can help your employees meet their income protection needs, please contact a representative at www.massmutual.com.

How we protect your employees' privacy

MassMutual is committed to protecting the privacy of your employees. We have strict electronic, procedural and physical policies in place to ensure the highest degree of protection.

Our online application tool uses industry-standard security practices. We have flexible online application strategies offering secure options such as: a secure server used for direct uploading of confidential information and employee identification validation using a unique user name and personal identification number (PIN). In addition, personalized paper application kits may be mailed to the employee's home if the employee prefers to review his/her personal proposal in a paper format versus our online tool.

Our service promise to you

Meeting your needs is our primary goal. From a smooth implementation to achieving the highest participation possible, our local sales representatives are supported by a Home Office staff of disability income insurance professionals.

MassMutual offers many convenient billing options, including automatic payroll deduction, direct bill and employer e-invoicing.

We quickly and easily handle the changes needed to meet our policyholders' needs as well as those of your new employees.

As MassMutual policyholders, your employees will have access to GuidanceResources® Online, an online resource that provides trusted, expert information, referrals and answers to everyday questions.¹¹

Getting started

Only two items are needed from you in order to obtain a cost-free, no-obligation estimate for offering voluntary disability income insurance to your employees:

- A high-level employee census
- Your existing LTD booklet

¹¹ GuidanceResources® Online is an online service provided by ComPsych® Corporation. MassMutual has contracted with ComPsych®, an independent organization, to offer public access to GuidanceResources® Online at www.massmutual.com at no cost to users. MassMutual reserves the right to modify, revoke, suspend or terminate the availability of the services described above at any time, with or without notice. MassMutual assumes no responsibility or liability for information or services provided through GuidanceResources® Online. Questions regarding GuidanceResources® Online should be directed to ComPsych®.

Policies are Guaranteed Standard Issue (GSI)

Eligible* employees may apply with simplified underwriting for an Individual Disability Income (IDI) insurance policy. If an eligible employee has been actively at work for the last 90 days, is not currently disabled or receiving disability benefits, is a U.S. citizen or permanent resident visa holder who is living and working in the U.S., and financially

qualifies, MassMutual guarantees to offer an IDI insurance policy with a specific maximum monthly benefit amount, waiting period (elimination period in CA) and benefit period at standard rates to that employee.

* Additional eligibility requirements, established by MassMutual, may apply to a GSI offer.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield, MA 01111-0001 and 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.

