

Young Professional Program Limits

Making you more competitive in this vital market segment.

Disability Income Insurance – Young Professional Program

Income protection for select young professionals that can help you build your practice and lay the foundation for long term client relationships.

Specialty	Base Amount	CAT Rider ¹	RetireGuard® Rider ²
Doctor M.D., D.O.			
First 2 years in practice	\$7,000	\$6,000	\$1,000
2nd through last year resident	\$5,000	\$3,400	\$1,000
First year resident	\$4,000	\$2,500	\$750
Interns	\$3,000	\$1,800	\$500
3rd & 4th year medical student	\$2,500	\$1,500	\$250
Dentist			
DDS, first 2 years in specialty	\$6,000	\$4,800	\$1,000
DDS, first 2 years in general	\$4,000	\$2,500	\$750
Dental resident/intern	\$3,500	\$2,300	\$500
Attorney			
First 2 years in private practice	\$4,000	\$2,500	\$750
Senior year law students	\$2,500	\$1,500	\$250
CPA			
First 2 years in private practice	\$3,500	\$2,500	\$500
Optometrist			
First 2 years in private practice	\$4,000	\$2,500	\$750
Veterinarian			
First 2 years in private practice	\$4,000	\$2,500	\$750
Senior veterinary students	\$3,000	\$1,800	\$500
Engineer			
Starting in private practice	\$4,000	\$2,500	\$750
Architect			
Starting in private practice	\$4,000	\$2,500	\$750
Nurse Practitioner			
	\$4,000	\$2,500	\$750
Physician Assistant			
	\$4,000	\$1,200	\$750
Senior MBA			
	\$2,000	\$1,200	\$250

¹ CAT Rider not available in CT or CA

² RetireGuard® Rider not available in CA or NJ

Policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111. Riders available at an additional cost.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.



We'll help you get there.®