

Student Loan Realities



#1 financial concern of millennials¹:
STUDENT LOANS

Average student loan debt

Undergraduate ²	\$28,950
Lawyer ³	\$122,158
Doctor ⁴	\$183,000
Dentist ⁵	\$247,227

Most common cause of disability⁶



ILLNESS
90%

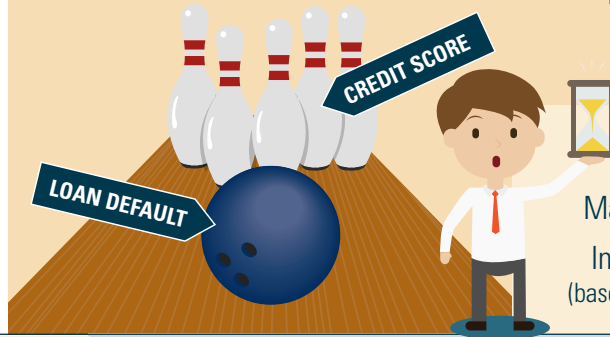
not



ACCIDENT/INJURY
10%

LOAN DEFAULTS HAVE ADVERSE EFFECTS

that can impact your credit score for up to
7 YEARS⁷



The average duration for all MassMutual Disability Income (DI) Insurance claims is **4 YEARS** (based on claims incurred from 1986–2013)



YOU MAY BE AT A POINT IN YOUR LIFE WHERE YOUR COLLEGE DEBT IS AT ITS HIGHEST AND YOUR INCOME IS AT ITS LOWEST.



★ THE STUDENT LOAN RIDER (SLR).

LUCKILY, MASSMUTUAL CAN HELP.

By purchasing a Radius ChoiceSM DI policy and selecting the Student Loan Rider you can protect your ability to continue your student loan payments in the event of a total disability, for less than you may think.⁸



We'll help you get there.®

¹ Gallup, "Young Adults Cite College Costs as Their Top Money Problem," April 21, 2014.

² The institute for college access and success 2014.

³ American Bar Association – 2012 Average debt private law school.

⁴ Association of American Medical Colleges (AAMC) 2014.

⁵ American Dental Education Association (ADEA) 2014.

⁶ Council for Disability Awareness 2014 Long-Term Disability Claims Review; Disability Claims by Diagnosis.

⁷ Credit.com, How Long Can Student Loans Hurt Your Credit?, April 2, 2015.

⁸ 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.

Radius Choice and the Student Loan Rider may not be available in all states.

Radius Choice (policy form #XLIS-RC-15 and ICC15-XLIS-RC; ICC15-XLIS-RC in North Carolina) is issued by Massachusetts Mutual Life Insurance Company. 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.

