FlexElect Individual Producer Guide



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INSURE
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FINANCIAL GROUP®

You can't predict. You can prepare.®

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Why MassMutual?

For more than 150 years, Massachusetts Mutual Life Insurance Company (MassMutual) has been providing financial protection to help guard against life's unpredictable events. This includes supporting people during the financial and emotional stress of a disability as the result of an accident or illness and helping them transition back to the work environment. Our experience in disability income insurance has led to the development of a comprehensive product portfolio and attentive service that allows you to meet the specific and emerging needs of your market. When you offer a MassMutual disability income insurance policy, you can be assured of quality contract features and provisions, excellent sales and product support, timely and caring claims consulting, as well as highly competitive producer compensation.

At MassMutual, we understand that our future is dependent on your success.



Why MassMutual's FlexElect Disability Income Insurance?

The Needs of Your Client

You are familiar with the disability statistics:

- Barely 1 percent of middle-income market workers have individual disability coverage that supplements a group income protection plan, which means a substantial portion of income for these folks may go unprotected.
  Source: Reaching the Middle Market by Voluntary DI, Brad Wier, 2/1/2000 Advisor Today.

- Surprisingly, disability is a bigger hardship because so few people plan for it. Three quarters of all U.S. households owned life-insurance policies in 1999, but only 40% carried disability coverage.
  Source: Wall Street Journal Sunday "In Case of Illness...Putting Together The Disability Coverage You Need", Steven Swartz, 10/8/00.

- Nearly half the one million Americans who filed bankruptcy protection last year did so after being sidelined with an unexpected illness or injury. And, the vast majority of those people had medical insurance.
  Source: New York Post, 4/3/2000, "There's No Insuring You Won't Go Bankrupt" by Christopher Francescani.

With statistics as compelling as these, you can't help but wonder - why are so many people going unprotected?

It may be because these individuals do not immediately see the need for disability income insurance protection. But that's something that you can overcome by explaining the facts. In fact, it's hard to find someone whose life hasn't been touched by a disability. How many of your clients have either suffered or had a loved one suffer from:

- A heart attack
- Cancer
- A stroke
- A tragic accident.

Personal examples really help drive the point home.Or it may be because of the expense of disability income insurance. Thanks to MassMutual's new affordable FlexElect product, you may now have an answer to this objection.

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The FlexElect Advantage

FlexElect Individual was developed to respond to the needs of the middle-income market and to complement Radius in our product portfolio. It is a practical solution to quality coverage, simple in design and flexible via the riders available. But while being more affordable, it retains some of Radius' most desirable features. Like Radius, FlexElect is:

- non-cancelable – the policy can not be canceled or the rates increased as long as the premiums are paid on time;
- portable – because it is an individually owned policy, it can go with the insured wherever their career may take them; and
- flexible to meet the specific needs of your clients. While a base FlexElect policy provides comprehensive disability income protection, the riders (available at additional cost) allow you to build a policy that meets the specific needs of each client.



Product Positioning

Guidelines to Using FlexElect Individual

In general, here are some guidelines to follow when selecting the appropriate product for your client:

- Use FlexElect for middle market earners with incomes between $30,000 and $70,0000. (The minimum annual income for FlexElect is $16,000). These individuals are looking for flexible coverage that can be easily changed as their needs change (i.e. an increase in income, marriage, children, house, etc.) at a more affordable price.

- If price is your client's greatest concern, suggest FlexElect Individual with the 2-Year Benefit period as base coverage only, without any riders.

Sales Opportunities and Strategies

FlexElect and Radius together now opens the door to a much larger market. Consider FlexElect when approaching:

- Individuals who are just beginning to build their careers.
- Single or newly married individuals who have not yet established a great number of assets.
- Individuals who perceive the need for disability income insurance as a "total only" situation – they only fear the prospect of total disability.
- Anyone who has limited disposable income.
- The spouse of an existing client (take advantage of the 10% spouse discount).

All of these people have one thing in common – they need to replace a greater portion of their income in the event of a total disability, but they may not have the protection need or income to consider Radius.

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Product Comparison

The following table highlights the key differences between Radius and FlexElect Individual.

	Radius®	FlexElect Individual
Standard Definition of Total Disability	Cannot perform main duties of his/her occupation and not working in any other occupation. (Must be under a physician's care.)	Due to sickness or injury, the insured: During the Waiting Period and for the first 24 months cannot perform the main duties of his/her occupation; and is not working at another occupation; and is under a doctor's care. Thereafter, the inability to perform any occupation based on training, education or experience.
Mental Nervous Limitations	The maximum benefit period for each period of disability caused by a mental disorder is 24 months with no aggregate lifetime limit. However, if the insured remains disabled, and is confined to a hospital for the mental disorder, and under the care of a doctor, additional monthly benefits will be paid up to the elected maximum benefit period. Note: This limitation can be waived under the Maximum Benefit Period Endorsement – only available on employer-pay cases of 20+ lives with prior approval. The cost is 10% of the premium and is available for all classes.	The maximum benefit period is 24 months aggregate for the life of the policy. Note: Maximum Benefit Period Endorsement IS NOT available with FlexElect.
Recurring Disability	For disability benefits with a "To Age 65" or "To Age 67" maximum benefit period: if a disability is related to the earlier disability and starts less than 12 months after a period of disability ends, it is considered a recurring disability and a new waiting period is not required. (6 months for a policy with a benefit period of 2, 5, or 10 years.) In addition, a recurring disability is also an unrelated disability that begins less than 30 days after the insured returns to work full time in his occupation or another occupation consistent with his/her training and experience. Benefits are treated as a continuation of the prior period for which benefits are paid.	Disability must be due to the same or related cause as that of an earlier period of disability. If 6 months or more have passed since disability, it will be considered a new period of disability and a new waiting period is required.

Product Comparison *(continued)*

	Radius	FlexElect Individual
Partial and Recovery Benefits	**The Extended Partial Rider** provides a disability benefit if, while still disabled, the insured is able to return to work at either his/her regular occupation or a new occupation. The insured is partially disabled when he/she is back to work in his/her occupation or another occupation, and due to a current disability requiring a doctor's care, suffers at least a 20 percent loss of pre-disability income. There must be a **demonstrated relationship** between the loss of income and the current disability. During the first 12 months of disability the benefit for partial disability will never be less than 50 percent of the Partial Disability monthly benefit. If income loss exceeds 75 percent of pre-disability income, 100% of the Partial Disability monthly benefit will be paid. Beginning with the 13th month of disability, if the insured's loss of income exceeds 20 percent of the pre-disability income, the monthly benefit will be based on the ratio of loss of income to pre-disability income. The Extended Partial Disability Benefits rider includes a **Recovery Benefit.** Recovery benefits will be paid provided the insured's loss of income is at least 20 % of the pre-disability income and there is a **demonstrated relationship** between the insured's loss of income and the previous disability. Monthly benefits can be paid **up to the maximum benefit period** for partial disability.	**The Recovery Incentive Benefit Rider** includes both a Partial Benefit and Return to Work Benefit. The insured can collect on one or the other or both, depending on how they meet the criteria. <u>Partial Benefit</u> Provides a disability benefit if the insured, while still disabled, has returned to work at his/her regular occupation or a new occupation and can do some, but not all of the main duties or can do the main duties for no more than 50% of the normal work schedule. The Insured must be disabled, total and/or partial, throughout the full Waiting Period. Benefit payable cannot exceed 12 months. <u>Return to Work Benefit</u> A return to work benefit may be payable after a period of Disability ends. • The Insured has been disabled, partial and/or total, and has been receiving benefits for at least 1 month. • The Insured returns to full time work in his/her regular occupation or a new occupation and has been receiving benefits for no more than 12 months. The Recovery Incentive Benefit is a lump sum benefit that is equal to two times the average monthly benefit paid during disability (total disability, partial disability or a combination of total and partial). Once a recovery benefit has been paid, it will not be payable again for a Recurring Disability.

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Product Comparison *(continued)*

	Radius	FlexElect Individual
Exclusions	This policy does not cover disabilities caused or contributed to by: • war (declared or undeclared) • normal pregnancy or childbirth	This policy does not provide any benefit for any disability: • While the insured is imprisoned. Also, this time does not apply for completion of the waiting period. • Caused by war while the insured is in the military forces of any country at war or in any civilian non-combatant unit serving with those forces. "War" includes declared or undeclared war or any act of war. "Country" includes any international organization or group of countries. • Caused by any intentionally self-inflicted injury. • Sustained while the insured's commission of, or an attempt to commit, a crime under a local, state or federal law, or engaged in an illegal occupation; • That is due to the suspension, revocation or surrender of the insured's professional or occupational license or certification. • Caused or contributed to by normal pregnancy or childbirth.

Sales Support Resources

MassMutual offers several alternatives to meet your sales support needs. For questions concerning case design, occupational classes, competitive information, training or illustrations:

- Sales Support – you can reach the Sales Support Unit @ 1-800-272-2216, press 3 for DI, press 2 for producer line, then press 1 for sales.
- Your local DI Sales Office or Regional Sales Consultant.
- Additional product information, marketing material and competitive information can also be found on FieldNet.
- Your ***Agency DI Specialist*** can provide support on issues of training, sales calls or illustration training.

Sales Tools

Consumer Materials

- Product Brochure (DI1505): Explains the need and provides an overview of the FlexElect product
- FlexElect Sales Sheet (DI1927): Explains the need for disability income insurance and highlights some of the key product features such as affordability, flexibility, and the advantage of a non-cancelable, guaranteed continuable design.
- Annotated Policy (DI2603): Highlights key features and provisions of the FlexElect Individual policy and riders.
- *www.halfapaycheck.com* provides numerous tools to help consumers understand what their specific disability income insurance needs are. The tools and related information are all printable



Available on FieldNet:

- Consumer Presentation: Product overview for the consumer
- Collateral Marketing Sheet: One page product sales sheet

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Producer Materials

Sample communication material is provided in the Individual Segment Marketing Guide (DI2600). These include:

- Sample pre-approach letters for
  - New prospect
  - Cross-sell
  - Referral
  - Life Event

Available on FieldNet:

- Annotated Policy (DI2603)
- Annotated Application (DI2602)
- Training Presentation
- Proposal Request Form
- Competitive Profiles
- Sample Communications
  - Pre-approach
  - Cross-sell
  - Referral
  - Life Event

Product Cost

In developing FlexElect, we took into consideration the needs of the middle income market and their desire for a more affordable product. FlexElect Individual delivers the following rate differential from the Radius contract based on no discounts:

Rate differential to Radius Total Only Premiums (90 day; To Age 65) based on average policy size plus policy fee:

	Class 5A	Class 4A	Class 3A	Class 2A	Class A
FlexElect Individual	14%	14%	19%	25%	28%

Rate differential to Radius with Extended Partial Premiums (90 Day; To Age 65) based on average policy size plus policy fee:

	Class 5A	Class 4A	Class 3A	Class 2A	Class A
FlexElect Individual with RIBR	25%	24%	21%	29%	33%

Rate differential to Radius with Extended Partial Premiums (90 Day; To Age 65) based on average policy size plus policy fee:

	Class 5A	Class 4A	Class 3A	Class 2A	Class A
FlexElect Individual w/out RIBR	32%	31%	26%	33%	37%



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Policy Design

Definition of Total Disability

FlexElect will pay the full Total Disability monthly benefit if the insured is totally disabled when, due to sickness or injury, the insured:

During the Waiting Period and for the first 24 months

- cannot perform the main duties of his/her occupation; and
- Is not working at another occupation; and
- Is under a doctor's care.

Thereafter

- the inability to perform any occupation based on training, education or experience and is under a doctor's care.

Product Specifications

Policy Design: Non-Cancelable and guaranteed continuable to age 65, conditionally renewable to age 75.

Issue Ages: 18 – 64 (NJ will be issued through age 60 – over age 60 would need to purchase currently approved over age product)

Occupation Classes: 5A, 4A, 3A, 3D, 3P, 2A, 2P, and A.

Waiting period: 60, 90, 120, 180, and 365†

† Not available in IA, NJ, VA and VT with 2-year Benefit Period

Benefit Period: 2 years, 5 years, 10 years, To Age 65, To Age 67

(All benefit periods available for ages 63 and 64)

Premium structure: Level Premium, Gender-Specific

(Montana uses unisex rates)

Minimum income: $16,000

Available on substandard

Minimum policy size: $500



Available Riders*

Automatic Additional Benefit Increase Rider (AABI)
The AABI rider is a supplemental benefit which, when added to the policy, allows the automatic annual purchase of benefits without evidence of medical (other than the fact the insured must not be on disability) or financial insurability. The insured may elect the AABI rider at the time of application or at any option date while the policy is in force. Evidence of insurability will be required to add this rider at a later date.

- Issue ages 18 - 55
- Increases through age 60
- Available Occ classes - 5A, 4A, 3A, 3D, 3P, 2A, 2P, A - Individual, Association
- Minimum increase is $50 (including RIBR)
- Purchases Base and all riders
- Available on **standard** and **substandard**
- **Not available** in CA, FL or Puerto Rico

Unless otherwise requested, the additional benefits are automatically purchased each year on the policy anniversary. The amount of additional benefit will be the greater of $50 or 3% (rounded to the nearest dollar) of:

- The monthly benefit for Total Disability on fully underwritten coverage including Base, COLA, RIBR, SIR **NOT** to include any prior AABI increases;

Example:	Amount of Increase
Base = 2000	90 (Base + SIR) * 3%
SIR = 1000	(2000 + 1000) * 3%
COLA = 2000	90

There is no additional charge for AABI in the year of attachment. Premiums for the increases will be based on the insured's attained age using the level premium rate in use at the time of the AABI increase.

**Riders available at additional cost.*

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Future Insurability Option Rider (FIO)

This rider allows the insured to increase the amount of monthly disability coverage as his/her income increases. At issue a 'Pool' Amount is chosen which will be used during option periods to purchase new disability coverage. Increases to coverage using the FIO rider require financial underwriting only.

- Issue ages - 18 – 55
- Termination - The Option Date on or immediately before the insured's 60th birthday. Therefore, FIO will no longer be included in the premium from age 60 on.
- Available Occ classes - 5A, 4A, 3A, 3D, 3P, 2A, 2P, A - Individual, Association
- Minimum FIO Pool issue amount - $500
- Maximum FIO Pool issue amount thru age 50 - 2 x (Base + SIR benefits) to a maximum of $5000
- Maximum FIO Pool issue amount after age 50 - 50% x (Base + SIR benefits) to a maximum of $5000
- Minimum exercisable amount - $100
- Maximum exercisable amount thru age 50 = 1 x (Base + SIR) greater than age 50 = the available "Pool" amount
- Premium impacted by Base, COLA, RIBR
- Available on standard and substandard
- Increased coverage purchased for Base, RIBR, COLA
- **Use current I&Ps**

Recovery Incentive Benefit Rider

This rider offers the insured partial and return to work benefits. The insured can collect on one or the other or both, depending on how they meet the criteria.

- Issue ages - 18 – 55
- Available Occ classes - 5A, 4A, 3A, 3D, 3P, 2A, 2P, A - Individual, Association

Partial Benefit

Provides a disability benefit if the insured, while still disabled, has returned to work at his/her regular occupation or a new occupation and can do some, but not all of the main duties or can do the main duties for no more than 50% of the normal work schedule. The Insured must be disabled, total and/or partial, throughout the full Waiting Period. Benefit payable cannot exceed 12 months.

Return to Work Benefit

A return to work benefit may be payable after a period of disability ends.

- The Insured has been disabled, partial and/or total, and has been receiving benefits for at least 1 month.
- The Insured returns to work in his/her regular occupation or a new occupation full time and has been receiving benefits for no more than 12 months.

The Recovery Incentive Benefit is a lump sum benefit that is equal to two times the average monthly benefit paid during disability (total disability, partial disability or a combination of total and partial). Once a recovery benefit has been paid, it will not be payable again for a Recurring Disability.

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RetireGuard® Rider

This rider will help to provide benefits to cover retirement contributions that would have been made to eligible plans had the insured remained healthy. (Eligible plans are: Defined Contribution Plans [401(k), Profit Sharing, Keogh and Stock Bonus Plans], Employee Stock Ownership Plans-ESOPs, Individual Retirement Accounts-IRAs, Simplified Employee Pensions-SEPs, SIMPLE Retirement Plans, Tax-Sheltered Annuity Arrangements/403(b) and certain Non-Qualified Deferred Compensation Arrangements.) It is a total only disability benefit. A trust is established and fund(s) selected by the insured at time of claim. Benefits are paid to the trust to be invested in the fund(s) selected. When the insured reaches age 65 or age 67 (depending upon the benefit period chosen), the trust assets are distributed to the insured.



This rider is available under all base benefit periods (i.e. base benefit period of 2 years, 5 years, 10 years, To Age 65 and To Age 67).

BUSINESS SPECIFICATIONS

- Occupation Classes: 5A, 4A, 3A, 3D, 3P, 2A, 2P, A
- Waiting Periods: 180 day and 365 day
- Benefit Periods: 10 year, To Age 65, To Age 67
- Issue Ages: 18-60 Individual
- Available on standard and substandard (RetireGuard may be issued standard even when the base contract is issued substandard)
- Maximum Issue Limits:

	Maximum Annual Defined Contribution	Non-taxable Amount	Taxable Amt 20% discount factor
2003	41,000	3,417	4,270
2004	42,000	3,500	4,375
2005	43,000	3,583	4,479

- We will cover 100% of employee and employer contributions to the maximum on a non-taxable basis
- We will cover 125% of employee and employer contributions to the maximum on a taxable basis
- Minimum Rider Amount: $100 (Must meet $500 of base requirement. This can be all base or base plus SIR.

- With a MassMutual DI policy, the rider can be issued if the individual is within $500 of over insurance based on income and subject to our maximum I&P limits by age and occupation class.

OPTIONAL ELECTIVES

RetireGuard COLA-3%: COLA may be elected on this rider (RetireGuard-COLA 3%) compounded with the exact wording as found in FlexElect base contract. RetireGuard-COLA 3% will be separately defined on the Policy Specification page and is separate and distinct from the COLA that may be included on the FlexElect base policy.

- Issue Ages: 18-60 for all occupational classes

RetireGuard FIO: FIO may be elected on this rider (RetireGuard-FIO). The pool amount would equal 2x the RetireGuard rider amount not to exceed $5,000 in combination with the base RetireGuard Rider coverage, but will not be less than $500. Minimum exercisable option amount is $100.

The RetireGuard FIO pool amount is separate and distinct from the FlexElect base policy and can only be used to increase the RetireGuard Rider amount when financially qualifying.

- Issue Ages: 18-55 for all occupational classes
- Option Period: Starting 90 days prior to each Option Date
- Termination: On the policy anniversary date next following the insured's 60th birthday. (FIO will no longer be included in the premium from age 60 on.)
- Premium Impact: Would impact rider base and rider COLA
- Increased Coverage: Applies to rider base and rider COLA

Cost of Living Rider

This rider may increase benefits annually during disability based on a fixed percentage of 3% compounded. Monthly benefit increases start to accrue after the insured is disabled for twelve months or the full waiting period, whichever is greater,

- Issue ages - 18-60
- Available Occ classes - 5A, 4A, 3A, 3D, 3P, 2A, 2P, A – Individual, Association
- Available on standard and substandard policies
- Available on Base and Social Insurance Rider
- Increase Amount: 3% Compounded – No Cap
- Benefit Period: 10 years, To Age 65, To Age 67

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Social Insurance Rider

This Rider provides a monthly income benefit during disability without duplicating benefits provided by social security, state cash sickness, or workers' compensation. This rider is mandatory for 2A, 2P & A occupation classes where they do not have group LTD coverage.

- Issue ages: 18-60
- Issue Amount: Minimum benefit $200, Maximum benefit $ 1,350
- Available Occ classes: 5A, 4A, 3A, 3D, 3P, 2A, 2P, A – Individual, Association
- Waiting Period: 60, 90, 180, 365 days. Must be the same as Base policy
- Benefit Period: 2 years, 5 years, 10 years, To Age 65 and To Age 67

Availability:

- Required for 2A, 2P and A occupation classes In State Cash Sickness States, HI, NJ, NY, RI and Puerto Rico
- Required for 5A, 4A, 3A, 3P and 3D occupation classes with a waiting period less than 90 days in State Cash Sickness states, HI, NJ, NY, RI and Puerto Rico.
- Optional for 5A, 4A, 3A, 3P and 3D occupation classes with a waiting period of 90 days or greater in State Cash Sickness states HI, NJ, NY, RI and Puerto Rico.
- Not available in CA.
- Available of standard or substandard policies
- SIR is used in calculation of EPR.
- SIR benefits increased by COLA
- Used to calculate AABI and FIO amount.

Illustrations

FlexElect is illustrated on the Discovery and Web sales illustration system.

Discounts

- 10% Association Discount
- 10% Spouse Discount
- 5% Cross-sell Discount

Spouse Discount:

- Discount on spouse's policy not available in conjunction with any other discount (M/L, large cases, association, or cross-sell). i.e. only one discount on the policy may apply.
- For individual sale where both sold concurrently, apply discount to both policies as long as both spouses' Part 1's are signed within 2 weeks of each other. If one is declined, other still gets discount.
- For individual sale after the 2 week period expires, the second spouse can get a discount.

Note: spouse's policy is an individual policy – gender specific rates apply.

Cross-Sell Discount:

FE Ind. & Life	5% first year discount on FE
FE Ind. & RetireGuard (stand alone)	5% first year discount on FE
FE Ind. & BOE 01	5% first year discount on FE 5% first year discount on BOE 01
FE Ind. & Buy-Sell 01	5% first year discount on FE 5% first year discount on Buy-Sell 01
FE Ind. & Buy-Sell & BOE 01	5% first year discount on FE 5% first year discount on Buy-Sell 01 5% first year discount on BOE 01
FE Ind. & BOE/SBOE or 9200 BOE	5% first year discount on FE

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Underwriting Requirements

See Reference Manual (DI1075)

- **Financial and Medical Requirements:**
  Financial and Medical Requirements can be found in the Disability Income New Business Underwriting Guidelines booklet (form #DI 1096)

Business Submission

Application

- The application for FlexElect submission is **F26-02** (state specific versions where appropriate).

FlexElect Outline of Coverage

- In the majority of states, one outline is required and the form number is **OFEIA-01.**
- In a few states that require separate outlines for each of the two policy forms, the form number for those outlines are: FlexElect Individual - OFEI-01 (Individual) and OFEA-01 (Association). Check the forms section of FieldNet TNG for specific state information.

Compensation

Providing your client with Disability Income Insurance protection is critical to their future and it can be financially rewarding for you. When you sell MassMutual's DI FlexElect product, you'll receive attractive base and renewal commissions as well as incentive commission for growing your disability income insurance business with MassMutual. To learn more about the compensation associated with FlexElect sales, refer to:

- DI2204 – for agent commissions
- DI2001 – for broker commissions.



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