

MassMutual Disability Income Radius®

Overview	Radius® is MassMutual's top-of-the-line disability income insurance product that offers excellent features and benefits. Designed for those individuals who want comprehensive coverage with a wide variety of options and features, it has the flexibility to be customized to the specific financial needs of the individual in either an individual or multiple life sale. With broad benefits and features, Radius is the product of choice for those individuals who consider coverage more important than cost.
Markets	<p>Radius provides the benefits and features needed in the professional, highly skilled market. Because of its design flexibility it can be used as a cost effective policy for individuals in the middle income market but its comprehensive coverage is most effective in the highly compensated market.</p> <p>Some target prospects for both Individual and Multiple Life sales opportunities include:</p> <ul style="list-style-type: none"> • Corporate Executives and middle managers • Professionals such as CPAs, Engineers • Established Business Owners

Specifications

Policy Design	Non-cancelable Guaranteed renewable to age 65 Participating contract
Occupational Classes	5A, 4A, 3A, 3P, 3D, 2A, 2P and A
Waiting Periods	60, 90, 180, 365 and 730* days *Not available in AR, CA, CT, ID, IA, KS, NJ, OK, PA, SC, VT, VA, WA, WV
Benefit Periods	2 years, 5 years, 10 years, to age 65, to age 67
Issue Ages	18 - 64 (NJ=60)
Total Disability Benefit	Cannot perform main duties of his/her occupation and not working in any occupation Must be under a doctor's care
Partial Disability Benefit	Available by rider (see options on reverse side)
Discounts	10% Spouse Discount* 5% First Year Life/DI Cross Sell 15% Multi-life discount (3-20 Lives) NY + FL + CA = 25% Multi-life discount (3-20 lives) 25 and 35 percent Multi-life discounts (See Reference Manual for guidelines)
Premiums	Unisex for multi-life sales Sex distinct for Individual/Association/Spouse Sales Level Premiums only
Premium Surcharge	Tobacco Use: 25%

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Riders

Extended Partial Disability Benefits Rider (EPR)	The Insured is partially disabled when he/she is back to work in his/her occupation or another occupation, but due to a current disability requiring a doctor's care, suffers at least a 20% loss of pre-disability income, and can show a demonstrated relationship between the loss of income and the current disability. Monthly payments will be based on the Insured's loss of income and begin to accrue following the waiting period for partial disability. For the first twelve months the benefit will be at least 50%.
OR	
Partial Disability Benefits Rider	This rider has a six month benefit period. The insured is partially disabled when he/she is back to work in his/her occupation, but due to a current disability requiring a doctor's care, is only able to do some, but not all the main duties of his/her occupation, or can work at his/her occupation no more than half of the hours worked before becoming disabled.
Automatic Additional Benefit Increase (AABI)	This no-cost rider allows the Insured to automatically increase the original monthly benefit for five consecutive anniversaries, provided the Insured is not disabled. Each increase will be the greater of \$50 or 3% of all fully of all fully underwritten coverage. Not available in CA, FL or PR.
Future Insurability Option (FIO)	Each year through age 60, during an option period, the Insured may apply to purchase additional benefits with only evidence of financial insurability. The maximum amount exercisable during any one option period is one times the initial benefit for total disability up to and including age 50. Thereafter, the maximum additional benefit is equal to 50% of the initial benefit for total disability.
Group Supplement Rider (GSR)	<p>Coverage A (Partial) – Provides a benefit when the Insured is partially disabled, working at his/her own occupation and suffers an income loss of at least 20%.</p> <p>Coverage B (Proportionate) – The Insured will be considered partially disabled when he/she is suffering a current disability, working in a new occupation for which he/she is reasonably suited by education, training, and experience and has an income loss of at least 20% of pre-disability income.</p>
Cost of Living (COLA)	Increases benefit annually during disability based on a fixed percentage of 3% compounded. There is no benefit cap and increases can continue to end of benefit period. Available with 10-year, age 65 or 67 benefit periods.
Retireguard® Stand Alone Policy or Rider*	Utilizing Radius® total-only coverage or as a rider to a Radius policy, up to an additional \$3,417 of monthly benefit can be provided to protect an insured's contribution to certain qualified defined contribution plans during disability.
Social Insurance Rider (SIR)	This rider provides a monthly income benefit during disability without duplicating benefits provided by Social Security, State Cash Sickness or Workers' Compensation. Not available in CA.
Extended Mental Disorder Coverage	By adding the Maximum Benefit Period Amendment to the contract, coverage for mental disorders is not subject to the normal 24 month per episode limit. This option is only available on employer-pay cases of 20+ lives and requires prior approval from the Home Office Sales Department.

Refer to your Reference Manual (DI1075) for information on the following riders:

- Short Term Rider
- HIV Rider
- Managerial Endorsement for business owners

*As of 4/28/03, these features are not available in NY, FL, VA, CA, NJ, MT, MN, MD, IN, VT and PR

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