

DISABILITY INCOME INSURANCE

Chances Are, You Have Insurance On Your Life



INVEST

INSURE

RETIRE



You can't predict. You can prepare.®

***But what if you
become sick or
hurt and unable
to work?***

What if you were not able to Or months? C

Life is full of significant moments. Some of them you plan, like buying a home or starting a new business. Others you don't, like divorce or becoming sick or hurt. Either way, these are the events that shape your life. These are also the moments that affect your financial stability.

Protecting yourself in case you, your spouse or business partner becomes disabled provides you with a tremendous sense of security. Just imagine what would happen if your income suddenly stopped? Sure, you may have protection at work through a group long-term disability plan, but do you realize that the typical plan only covers 50-70% of your income? Or that it's often taxable, has maximum limits, and doesn't cover bonuses and commissions? And what would happen to your retirement savings plans?

What if you run a business? Have you considered insurance protection that covers the operating costs of your business? Provides the funds for a partnership buyout? Replaces a portion of lost earnings – either yours or your employees'? Or helps protect your or your employees' ability to make retirement contributions?

MassMutual can help. No matter which policy you choose, all have the same objective – to provide the coverage to meet your specific and changing needs.

Are you prepared for the unexpected?

Do you work full-time or part-time? Do you already have disability insurance coverage at work? No matter what your personal situation is, we have a solution for you. Our individual policies are non-cancelable and portable, meaning you personally own your policy and it can stay with you throughout your career. Our disability income insurance coverage can help replace a portion of lost earnings – or can protect a larger portion of your income by supplementing employer-provided coverage – and can help provide return-to-work benefits. Our policies can also protect a larger portion of your part-time earnings, should

All disability income insurance policies and riders are issued by Massachusetts Mutual all states, and may have exclusions and limitations. For cost and complete details of coverage (press 3) to be referred to a representative in your area.

RetireGuard® as a stand-alone policy requires a non-cancelable disability income component. RetireGuard as a rider is available at an additional cost. RetireGuard is not a tax-deferred depending on the investment option(s) you choose. Trust assets are not pa

Radius (Policy form XL-IS-92, XL-AS-92, XL-GS-92 and XL-IS-92 (NC), XL-AS-92 (N XLS-ME-04 (NC) in North Carolina) are disability income insurance policies issued by

go back to work for weeks? Or a lifetime?

you return to work on a part-time basis. Either way, we tailor our individual policies to your particular needs and income to provide coverage that's meaningful to you.

You're probably contributing to a retirement plan, but are you protecting your ability to make contributions?

The fact is, people are living longer and spending more of their life in their retirement years. Saving for a comfortable retirement may be much more important today than it was years ago. If you have been investing money in a retirement savings plan, you may already be ahead of the game. But just saving money may not be enough. You need a way to continue contributing should you become disabled. We offer a way for you to protect your ability to save for retirement in the event of a total disability to help ensure that your retirement savings will continue, along with your employer's match (up to policy limits).

Is your business protected?

If you are a business owner, it all rests on your shoulders. In the event of an accident or injury, it can also rest on ours. While you recuperate, we have a policy that can provide funding for business expenses for up to 24 months. And if you happen to be a partner in your business, we also offer a policy that can provide funds for the purchase of the insured's share of the business in the event of his/her total disability.

Would you like to assess your personal or business needs?

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal or business needs, and to learn more, please visit www.halfapaycheck.com or www.massmutual.com/halfapaycheck.

Life Insurance Company. Some products and riders may not be available for sales in coverage, please call your MassMutual representative or MassMutual at (800) 272-2216

tract (Radius[®] or MaxElectSM) to be issued to the participant of a defined contribution retirement or pension plan or a substitute for such a program. Trust assets may be id into an employer sponsored retirement plan.

C), XL-GS-92 (NC) in North Carolina and MaxElect (Policy form XLS-ME-04 and y Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Why MassMutual?

Most people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives – or how it can affect their ability to work, to earn an income, and to provide for themselves, their families, or their businesses. Massachusetts Mutual Life Insurance Company (MassMutual) has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need. We are ranked among *Fortune's* "Most Admired Companies" in our industry category (according to *Fortune Magazine*, March 7, 2005).

MassMutual Financial Group is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and is comprised of member companies with \$326 billion in assets under management¹ as of December 31, 2004. We are a global, growth-oriented, diversified financial services organization providing life insurance, annuities, disability income insurance, long term care insurance, retirement planning products, structured settlement annuities, trust services², money management, and other financial products and services.

Assess Your Needs Today.

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal needs and to learn more, please visit www.halfapaycheck.com or www.massmutual.com/halfapaycheck.

1 Assets under management include assets and certain external investment funds managed by our subsidiaries.

2 Trust services provided by The MassMutual Trust Company, FSB.





Massachusetts Mutual Life Insurance Company
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