

Do you live in half a house? Drive half a car? So why cover only half a paycheck?

MassMutual can help protect more.

There are two common myths. It won't happen to me. And I'm already covered at work.

Nobody thinks they need disability income insurance protection – until they do. MassMutual issued more than \$231 million in disability benefits in 2003 to those who never thought they would need it. And many had coverage at work through their group long-term disability insurance plan – but through personal needs analyses, determined that the typical 50-70% income protection offered was often taxable, had maximum limits, and didn't cover bonuses and commissions – leaving a large percentage of their income exposed and unprotected.

MassMutual's educational Web site is the place where many people turn to learn more and to assess their personal needs in a friendly, convenient way. Through simple needs analysis calculators, brief informative presentations and a comprehensive statistics library, you'll be on your way to being well informed about your personal needs, and those of your family or business.

Visit www.halfapaycheck.com or www.massmutual.com/halfapaycheck

CALCULATOR LIBRARY



NEEDS CALCULATOR

What if you became disabled? How would you make ends meet? If your group long-term disability plan is like most plans, you may find that a large portion of your salary goes unprotected. The needs calculator helps you explore how much you could come up short paying for your mortgage or rent, auto or other transportation, credit cards, food, utilities, childcare, education, insurance and other major expenses.



SAVINGS EVALUATOR

How far can your savings take you? Are you thinking of using your savings to provide financial support in the event of a disability? Let's put that theory to the test. Based on your needed coverage – and your current savings, investments and projected annual rate of return – let the savings evaluator help you discover how long your savings would last if you became disabled.



RETIREMENT PROTECTION CALCULATOR

If you were to become totally disabled, how would it affect your ability to retire? A disability could have a devastating effect. The retirement protection calculator can help you find out how much you'd retire with if you remain healthy – or if you become disabled – with or without disability income insurance protection.

Do you have a friend, family member or colleague who you think would personally benefit from this information? Most of our calculators and presentations offer "EZ eMail" functionality so you can simply send a personal message and link to them!

continued



INVEST

INSURE

RETIRE

CALCULATOR LIBRARY

(continued)



BUSINESS EXPENSE TOOL

How much would you need to help keep the doors of your business open if you became disabled and couldn't work? Have you thought of the risk to your business if you were suddenly too sick or injured to work? How would your business survive? How would your overhead expenses be paid? What would happen to your employees or your clients? The business expense tool helps you get a full view of your total business expenses – wages and benefits, payroll taxes, rent, utilities and telephone, interest expense, equipment leases, building and equipment depreciation and principal payments, advertising, insurance, legal fees, etc. – to identify how much disability income insurance coverage would help you keep the doors open.



BUSINESS VALUE CALCULATOR

What if you or your business partner became disabled and couldn't work? What is your business worth? How much money would be needed to buy you out or your business partner's share of the business if a serious illness took either of you totally out of the picture? Whether you're a service or non-service business, the business value calculator will help you explore your insurable value and coverage options.

PRESENTATION LIBRARY



LIFE EVENTS

Life is full of significant moments. Some you plan for. Others you don't. Either way, these are the events that shape your life. If you are experiencing (or planning to experience) any significant life events – like marriage or divorce, a new home, parenthood, continued education for yourself or a child, starting a new career or business, retiring or emptying your nest – and were wondering why you should consider disability income insurance, this presentation is just for you!



SMALL BUSINESS LIFE CYCLES

Owning a small business is a big responsibility. With it comes many rewards and challenges. Although you have planned well, you may have overlooked the risk to your business should you (or a partner) become disabled and unable to work. Take a guided tour through the stages of a small business life cycle – whether it be conception, start up, growth, established, expansion, adding a business partner or exiting the business – to help you determine if and how much disability income insurance is right for you and your business.



WORKSITE SOLUTIONS

How can employees learn more about their personal coverage needs and fill any gaps? How does their group long-term disability plan work? How much additional coverage do they need? How far will their savings get them through a disability? How can they protect their ability to contribute to their retirement plans and their employer's matches? The worksite solutions presentation outlines how employees can get all of this and more – discounts, non-cancelable policies and portability (meaning they can take the coverage with them as they grow their careers) – while their employers get communications and tracking support, annual reviews, a variety of billing options to choose from, a single point of contact, and customizable online education and application tools.

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