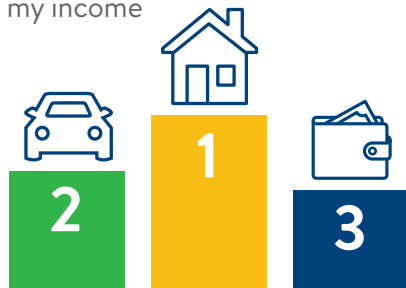


# Perception is not Reality

For too many people what they see isn't actually how it is. And when it comes to a disability, perception is not reality. As a result, many people do not protect their most valuable asset – their income.

## PERCEPTION

My house and car are **MORE VALUABLE** than my income



I'll take my **CHANCES**



I will pay for it out of **SAVINGS**

**SOCIAL SECURITY** will pay



## REALITY

**\$1,500,000**

\$50K salary of a 35-year-old retiring at 65

**\$42,258<sup>1</sup>**  
Average price of a car

**\$385,000<sup>2</sup>**  
Average price of a house



**1 in 4**

20-year-olds will become **DISABLED** before they retire<sup>3</sup>

**4 Years**

**AVERAGE DURATION** for all MassMutual Disability Income Insurance claims incurred from 1986 – 2020

**\$5,300**

**MEDIAN ACCOUNT BALANCE<sup>4</sup>**

**\$1,280**

The **AVERAGE MONTHLY BENEFIT** paid by Social Security Disability Insurance (SSDI) in June 2021.<sup>5</sup>

<sup>1</sup> Kelley Blue Book, June 2021.

<sup>2</sup> Census Bureau, June 2021.

<sup>3</sup> Social Security Administration, Fact Sheet, 2021.

<sup>4</sup> 2019 Survey of Consumer Finances, Federal Reserve Board; Federal Reserve Bulletin, Sept 2020, Vol 105, No. 5. According to the bulletin, \$5,300 is the median balance of transaction accounts which include checking, savings, money market, call accounts and pre-paid debit cards.

<sup>5</sup> Social Security Administration, Monthly Statistical Snapshot, June 2021.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company (MassMutual). Springfield, MA 01111-0001. Policies have exclusions and limitations. For costs and complete details of coverage call your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

