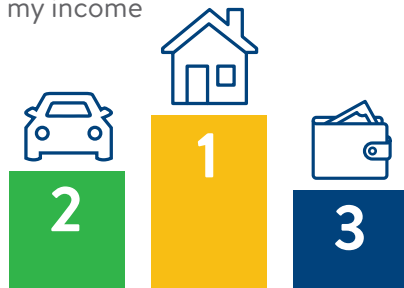


Perception is not Reality

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

\$42,258¹
Average price of a car

\$385,000²
Average price of a house



1 in 4

20-year-olds will become **DISABLED** before they retire³

4 Years

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

\$5,300

MEDIAN ACCOUNT BALANCE⁴

\$1,280

The **AVERAGE MONTHLY BENEFIT** paid by Social Security Disability Insurance (SSDI) in June 2021.⁵

¹ Kelley Blue Book, June 2021.

² Census Bureau, June 2021.

³ Social Security Administration, Fact Sheet, 2021.

⁴ 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.

⁵ 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.

