

MassMutual's Executive Select Program

The Executive Select Program is for executives who earn \$800,000 or more annually. The program carries an additional premium and allows for non-cancellable individual disability income insurance coverage in excess of our current Issue and Participation Limits. Coverage can be issued to your clients that currently have up to \$30,000 of existing MassMutual® or other individual disability income coverage.

Availability:

- Not available in CA, FL & PR
- Not available to Physicians and Dental Specialists
- Please contact the Internal Wholesaler Unit at **1-800-767-1000** for additional information

ISSUE AND PARTICIPATION LIMITS

| Occupation Classes* | High Indemnity Issue Limit | Participation with Individual Disability Income/Association | Participation with Group Long Term Disability Limit |
|---------------------|----------------------------|---|---|
| 5A and 4A | \$15,000 | \$45,000 | \$50,000** |

*Please refer to the DI Reference Manual (DI 1075), Section 2, to determine if Occupational Class Modifiers are applicable.

**May participate to \$60,000 on certain cases.

Maximum replacement ratios:

- With Group LTD – 50%
- Without Group LTD – 30%
- Same replacement ratios for taxable and non-taxable benefits

PROGRAM PROVISIONS

| | |
|---------------------------------------|---|
| Radius Choice | Total disability only policy, no optional riders are available |
| Occupation Classes* | 5A and 4A |
| Issue Ages | 18 – 60 |
| Waiting Periods | 180 or 365 days |
| Maximum Benefit Periods | 2 year or 5 year |
| Premium | All rates are level premium |
| Tobacco Use | 35% surcharge |
| Discounts | None – All policies are issued with individual, sex-distinct rates** |
| Minimum Annual Income Required | \$800,000 |
| Other | <ul style="list-style-type: none"> • Medically and financially underwritten • May not be added to an existing policy; a separate application must be submitted and a separate policy will be issued under this program • Extra Premium according to benefit period chosen will apply • Full commissions are payable • Dividends are included¹ |

*Please refer to the DI Reference Manual (DI 1075), Section 2, to determine if Occupational Class Modifiers are applicable.

**Montana requires unisex rates.

Extra premium details:

The extra premium percent will remain on the policy and vary based on benefit period chosen.

- 2 year benefit period = 100% extra premium
- 5 year benefit period = 110% extra premium

AGE AND AMOUNT REQUIREMENTS

| | Medical Requirements | Financial Requirements |
|----------------------|---|--|
| All Ages and Amounts | <ul style="list-style-type: none"> • Tele-CMI • Blood Profile/Urine • Physical Measurements • Attending Physician Statement – Complete physical within 24 months or cause • Personal History Interview • Supplementary Health Statement – for cause | <ul style="list-style-type: none"> • 2 Years complete personal (and business, if applicable) Tax Returns, including W-2's |

¹ Dividends are not guaranteed. Dividends are currently illustrated to become payable for participating disability income insurance policies after the 5th year.

Radius Choice (policy form XLIS-RC-15 et al and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company.

New York Policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50.7 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

