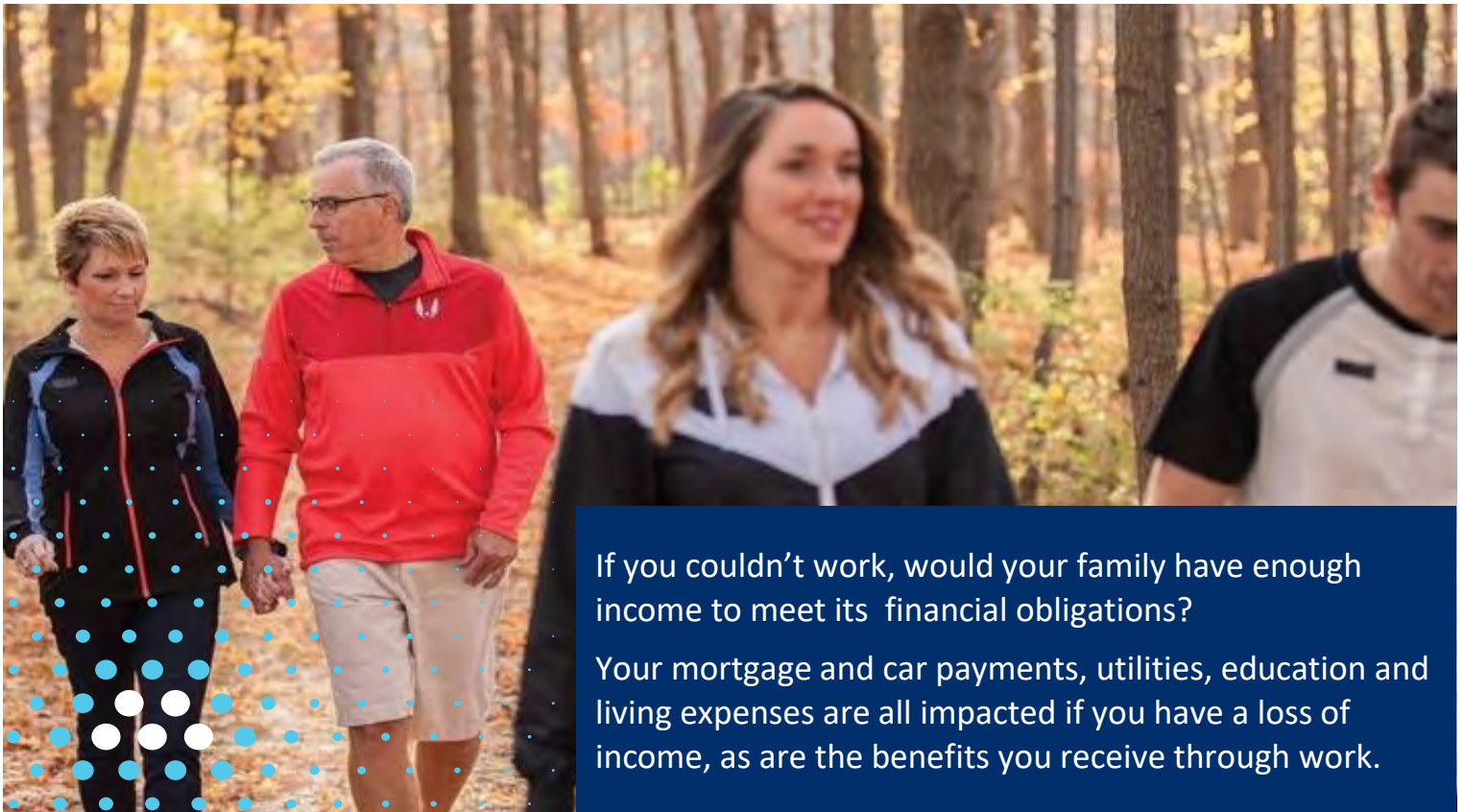


What if you were to become too sick or hurt to work?

Disability Income Insurance Using Radius Choice®



If you couldn't work, would your family have enough income to meet its financial obligations?
Your mortgage and car payments, utilities, education and living expenses are all impacted if you have a loss of income, as are the benefits you receive through work.

Prepared For

John Client

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This presentation provides a conceptual, hypothetical example of a planning approach that incorporates disability income insurance. Many of the figures used in the following presentation are based upon both assumptions and data provided by you, including assumed growth rates on your existing assets. A summary of those assumptions can be found at the end of the presentation. Your furnishing of accurate data will help enhance the value of the analysis contained in this presentation.

The information provided is not intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

This presentation is not valid unless accompanied by a Radius Choice® Disability Income Insurance Illustration Summary. Refer to the Illustration Summary for monthly benefit, premium, specific policy details and other important information. This presentation is for informational purposes only. Actual numbers may vary based on factors such as your actual tax liability, our underwriting evaluation and any actual disability benefits you may receive from other sources.

Radius Choice Product Illustration

The following pages illustrate a hypothetical example of what could happen to your financial resources – with and without disability income insurance. This may help you to evaluate your personal situation if you are out of work for an extended period of time.

The assumptions used for the analysis on the following pages include:

Insured: John Client, Male age 30, Non-Nicotine, Occ Class 5A/3, Current Income/Salary \$131,244

Disability Insurance Product:	MassMutual Radius Choice®
Annual Premium:	\$1,037.54
Annual Disability Benefit¹:	\$62,400
Waiting Period	90 days
Benefit Period:	to Age 65
Contract State	Connecticut

You own a brokerage account valued at **\$20,000** as of the first day of Policy Year 1 and contribute **\$7,000** for **10** years, the account value grows at **7.00%** annually. The example assumes disability begins in year **10** and lasts for **4 years**. Once the period of disability ends, the analysis assumes you resume making savings contributions to your brokerage account that you were making prior to assumed period of disability.

If you do not purchase disability insurance, the analysis assumes: (1) you will use your brokerage account as your source of income while you are disabled; (2) you will replace your lost income with an amount equal to what the disability policy would have paid; (3) withdrawals from the brokerage account will be taxed at a **20.00%** tax rate; (4) you will only withdraw from the brokerage account the amount the disability policy would have paid plus the **20.00%** tax; and (5) the amount of premiums that you would have paid for the disability policy will be invested at **7.00%**.

If you do purchase disability insurance, the analysis assumes: (1) you will not withdraw funds from your brokerage account; (2) the benefits from the insurance policy will be your source of income while you are disabled, (3) you satisfy the policy waiting period; (4) payment of disability benefits begin on the first day of Year 10; and (5) you do not receive disability benefits from any other sources.

NOTE: If the brokerage account cannot support the gross income you require, you will see the brokerage account balance decrease during the years you take income from it (see page 5 ledger). It is also possible to see negative amounts in the brokerage account balance column if the account runs out of money during the assumed period of disability. These negative amounts reflect the extent to which your premium savings (from not owning disability insurance) needs to be offset. You will see any negative balance (the extent of income you could not take because you ran out of funds during an assumed period of disability) reflected in the **Cumulative Shortfall During Disability** on the page 4 summary chart You will also see the savings made to the brokerage account resume once the assumed period of disability ends.

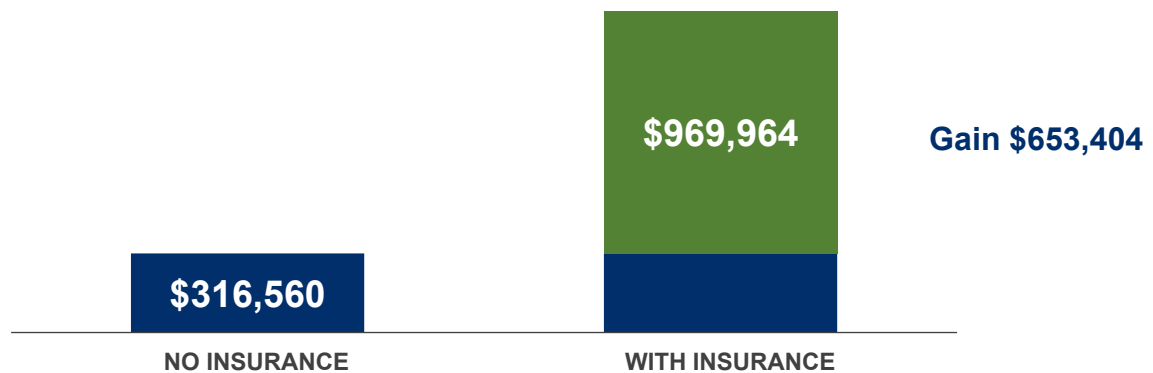
¹ The disability benefit is a monthly benefit. The benefit is shown as annual for illustrative purposes only.

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Comparison of Values With and Without Disability Insurance

VALUES BASED ON YEAR 35, AGE 64	
NO DISABILITY INSURANCE	
Value of brokerage account with a disability	\$367,053 ²
Plus Premium Savings from no insurance	\$131,628
Cumulative Shortfall During Disability ³	(\$182,122)
Value of brokerage account plus premium savings	\$316,560
WITH DISABILITY INSURANCE (DI)	
Value of brokerage account with a disability	\$1,101,592 ²
Less lost savings from premium payments on DI policy	(\$131,628)
Value of Brokerage Account with Disability Insurance	\$969,964
Amount of brokerage account protected from owning DI	\$653,404

With Disability Value of Brokerage Account at Retirement



² You own a brokerage account valued at \$20,000 as of the first day of Policy Year 1 and contribute \$7,000 for 10 years starting in year 1, the account value grows at 7.00% annually. It is assumed you resume making contributions to your brokerage account at the end of the projected period of disability.

³ This represents the extent to which your brokerage account is insufficient to fund the income you need. This amount offsets the premium savings from not owning disability insurance.

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Comparison of Net Brokerage Account Values: With and Without Disability Insurance

Assumed Year of Disability: Year 10 and Assumed Duration of Disability Benefits: 4 Years

John Client, Male age 30, Non-Nicotine, Occ Class 5A/3

Yr	Age	NOT DISABLED	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)		DISABLED - WITH DISABILITY INSURANCE (DI)				
			Brokerage Account			Premium Savings	Brokerage Account		Disability Policy				
		Brokerage Account Value End of Year (7.00%) ³	Brokerage Account Value Beg of Year	Taxable Distributions to Replace Income (20.00%)	Brokerage Account Value End of Year (7.00%) ⁴	Annual Premium Savings	Premium Account Savings Balance End of Year (7.00%)	Brokerage Account Value Beg of Year	Brokerage Account Value End of Year (7.00%) ⁴	Annual Premium Cost (Waived during disability)	Income from Disability Insurance Policy	Lost Savings from Premium Payments (7.00%)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	30	28,890	20,000	0	0	28,890	1,038	1,110	20,000	28,890	1,038	0	(1,110)
2	31	38,402	28,890	0	0	38,402	1,038	2,298	28,890	38,402	1,038	0	(2,298)
3	32	48,580	38,402	0	0	48,580	1,038	3,569	38,402	48,580	1,038	0	(3,569)
4	33	59,471	48,580	0	0	59,471	1,038	4,929	48,580	59,471	1,038	0	(4,929)
5	34	71,124	59,471	0	0	71,124	1,038	6,384	59,471	71,124	1,038	0	(6,384)
6	35	83,593	71,124	0	0	83,593	1,038	7,941	71,124	83,593	1,038	0	(7,941)
7	36	96,934	83,593	0	0	96,934	1,038	9,607	83,593	96,934	1,038	0	(9,607)
8	37	111,210	96,934	0	0	111,210	1,038	11,390	96,934	111,210	1,038	0	(11,390)
9	38	126,484	111,210	0	0	126,484	1,038	13,298	111,210	126,484	1,038	0	(13,298)
10	39	135,338	126,484	78,000	62,400	51,878	0	14,228	126,484	135,338	0	62,400	(14,228)
11	40	144,812	51,878	78,000	62,400	(26,122)	0	15,224	135,338	144,812	0	62,400	(15,224)
12	41	154,949	(26,122)	78,000	62,400	(104,122)	0	16,290	144,812	154,949	0	62,400	(16,290)
13	42	165,795	(104,122)	78,000	62,400	(182,122)	0	17,430	154,949	165,795	0	62,400	(17,430)
14	43	184,891	0	0	0	7,490	1,038	19,761	165,795	184,891	1,038	0	(19,761)
15	44	205,323	7,490	0	0	15,504	1,038	22,254	184,891	205,323	1,038	0	(22,254)
16	45	227,186	15,504	0	0	24,080	1,038	24,922	205,323	227,186	1,038	0	(24,922)
17	46	250,579	24,080	0	0	33,255	1,038	27,777	227,186	250,579	1,038	0	(27,777)
18	47	275,609	33,255	0	0	43,073	1,038	30,831	250,579	275,609	1,038	0	(30,831)
19	48	302,392	43,073	0	0	53,578	1,038	34,100	275,609	302,392	1,038	0	(34,100)
20	49	331,049	53,578	0	0	64,819	1,038	37,597	302,392	331,049	1,038	0	(37,597)
21	50	361,713	64,819	0	0	76,846	1,038	41,339	331,049	361,713	1,038	0	(41,339)
22	51	394,523	76,846	0	0	89,715	1,038	45,343	361,713	394,523	1,038	0	(45,343)
23	52	429,629	89,715	0	0	103,485	1,038	49,627	394,523	429,629	1,038	0	(49,627)
24	53	467,193	103,485	0	0	118,219	1,038	54,211	429,629	467,193	1,038	0	(54,211)
25	54	507,387	118,219	0	0	133,985	1,038	59,116	467,193	507,387	1,038	0	(59,116)
26	55	550,394	133,985	0	0	150,853	1,038	64,364	507,387	550,394	1,038	0	(64,364)
27	56	596,412	150,853	0	0	168,903	1,038	69,980	550,394	596,412	1,038	0	(69,980)
28	57	645,650	168,903	0	0	188,216	1,038	75,988	596,412	645,650	1,038	0	(75,988)
29	58	698,336	188,216	0	0	208,882	1,038	82,418	645,650	698,336	1,038	0	(82,418)
30	59	754,709	208,882	0	0	230,993	1,038	89,297	698,336	754,709	1,038	0	(89,297)

⁴You own a brokerage account valued at \$20,000 as of the first day of Policy Year 1 and contribute \$7,000 for 10 years starting in year 1, the account value grows at 7.00% annually. **You stop contributions to your brokerage account during the assumed disability and resume savings following.** This presentation is not valid unless accompanied by a Radius Choice® Disability Income Insurance Illustration Summary. Refer to the Illustration Summary for monthly benefit, premium, specific policy details and other important information. This presentation is for informational purposes only. Actual numbers may vary based on factors such as your actual tax liability, our underwriting evaluation and any actual disability benefits you may receive from other sources.

Comparison of Net Brokerage Account Values: With and Without Disability Insurance

Assumed Year of Disability: Year 10 and Assumed Duration of Disability Benefits: 4 Years

John Client, Male age 30, Non-Nicotine, Occ Class 5A/3

Yr	Age	NOT DISABLED	DISABLED - WITHOUT DISABILITY INSURANCE (DI)				DISABLED - WITH DISABILITY INSURANCE (DI)						
		Brokerage Account Value End of Year (7.00%) ³	Brokerage Account			Premium Savings	Brokerage Account		Disability Policy				
			Brokerage Account Value Beg of Year	Taxable Distributions to Replace Income (20.00%)	Brokerage Account Value End of Year (7.00%) ⁴	Annual Premium Savings	Premium Account Savings Balance End of Year (7.00%)	Brokerage Account Value Beg of Year	Brokerage Account Value End of Year (7.00%) ⁴	Annual Premium Cost (Waived during disability)	Income from Disability Insurance Policy	Lost Savings from Premium Payments (7.00%)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
31	60	815,029	230,993	0	0	254,653	1,038	96,658	754,709	815,029	1,038	0	(96,658)
32	61	879,571	254,653	0	0	279,968	1,038	104,534	815,029	879,571	1,038	0	(104,534)
33	62	948,631	279,968	0	0	307,056	1,038	112,962	879,571	948,631	1,038	0	(112,962)
34	63	1,022,525	307,056	0	0	336,040	1,038	121,980	948,631	1,022,525	1,038	0	(121,980)
35	64	1,101,592	336,040	0	0	367,053	1,038	131,628	1,022,525	1,101,592	1,038	0	(131,628)
36	65	1,178,704	367,053	0	0	392,747	1,038	141,952	1,101,592	1,178,704	1,038	0	(141,952)
37	66	1,261,213	392,747	0	0	420,239	1,038	152,999	1,178,704	1,261,213	1,038	0	(152,999)
38	67	1,349,498	420,239	0	0	449,656	1,038	164,819	1,261,213	1,349,498	1,038	0	(164,819)
39	68	1,443,962	449,656	0	0	481,132	1,038	177,467	1,349,498	1,443,962	1,038	0	(177,467)
40	69	1,545,040	481,132	0	0	514,811	1,038	191,000	1,443,962	1,545,040	1,038	0	(191,000)
41	70	1,653,193	514,811	0	0	550,848	1,038	205,480	1,545,040	1,653,193	1,038	0	(205,480)
42	71	1,768,916	550,848	0	0	589,407	1,038	220,974	1,653,193	1,768,916	1,038	0	(220,974)
43	72	1,892,740	589,407	0	0	630,665	1,038	237,552	1,768,916	1,892,740	1,038	0	(237,552)
44	73	2,025,232	630,665	0	0	674,812	1,038	255,291	1,892,740	2,025,232	1,038	0	(255,291)
45	74	2,166,998	674,812	0	0	722,049	1,038	274,271	2,025,232	2,166,998	1,038	0	(274,271)
46	75	2,318,688	722,049	0	0	772,592	1,038	294,581	2,166,998	2,318,688	1,038	0	(294,581)
47	76	2,480,996	772,592	0	0	826,674	1,038	316,311	2,318,688	2,480,996	1,038	0	(316,311)
48	77	2,654,666	826,674	0	0	884,541	1,038	339,563	2,480,996	2,654,666	1,038	0	(339,563)
49	78	2,840,493	884,541	0	0	946,459	1,038	364,443	2,654,666	2,840,493	1,038	0	(364,443)
50	79	3,039,327	946,459	0	0	1,012,711	1,038	391,064	2,840,493	3,039,327	1,038	0	(391,064)
51	80	3,252,080	1,012,711	0	0	1,083,601	1,038	419,549	3,039,327	3,252,080	1,038	0	(419,549)
52	81	3,479,726	1,083,601	0	0	1,159,453	1,038	450,027	3,252,080	3,479,726	1,038	0	(450,027)
53	82	3,723,307	1,159,453	0	0	1,240,614	1,038	482,639	3,479,726	3,723,307	1,038	0	(482,639)
54	83	3,983,938	1,240,614	0	0	1,327,457	1,038	517,534	3,723,307	3,983,938	1,038	0	(517,534)
55	84	4,262,814	1,327,457	0	0	1,420,379	1,038	554,872	3,983,938	4,262,814	1,038	0	(554,872)
56	85	4,561,211	1,420,379	0	0	1,519,806	1,038	594,823	4,262,814	4,561,211	1,038	0	(594,823)
57	86	4,880,495	1,519,806	0	0	1,626,192	1,038	637,571	4,561,211	4,880,495	1,038	0	(637,571)
58	87	5,222,130	1,626,192	0	0	1,740,026	1,038	683,311	4,880,495	5,222,130	1,038	0	(683,311)
59	88	5,587,679	1,740,026	0	0	1,861,827	1,038	732,253	5,222,130	5,587,679	1,038	0	(732,253)
60	89	5,978,817	1,861,827	0	0	1,992,155	1,038	784,621	5,587,679	5,978,817	1,038	0	(784,621)

Brokerage Account without DI (Col 5) Plus Premium Savings (Col 7) By Year 35 **498,681** Brokerage with DI (Col 9) Less Premium Cost (Col 12) By Yr 35 **969,964**

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Glossary of Definitions

Not Disabled

Brokerage Account Value End of Year – This column reflects the value of the brokerage account on the last day of the year, based on the beginning value and growth assumptions you provided.

Disabled - Without Disability Insurance

Brokerage Account Value Begin of Year – This column reflects the value of the brokerage account on the first day of the year, based on the beginning value and growth assumptions you provided. It is assumed you make annual contributions to your brokerage account, except in the assumed years of disability. It is also assumed that you resume making contributions to your brokerage account once the period of disability ends.

Taxable Distributions to Replace Income – This column reflects the taxable withdrawals taken from the brokerage account based on an assumed period of disability.

Net Income – This column reflects the after-tax income of the withdrawals taken from the brokerage account.

Brokerage Account Value End of Year – This column reflects the value of the brokerage account on the last day of the year after gross withdrawals, if any.

Annual Premium Savings – This column reflects the amount equal to the disability insurance premiums that would have been paid.

Premium Account Savings Balance End of Year – This column reflects the value of the Annual Premium Savings on the last day of the year, invested at the growth assumption you provided.

Disabled - With Disability Insurance

Brokerage Account Value Begin of Year – This column reflects the value of the brokerage account on the first day of the year based on the beginning value and growth assumptions you provided.

Brokerage Account Value End of Year – This column reflects the value of the brokerage account on the last day of the year, based on the beginning value and growth assumptions you provided.

Annual Premium Cost – This column reflects the annual premium payable to maintain the disability insurance policy. Premium payments are waived during disability.

Income from Disability Insurance Policy – This column reflects the annual benefit paid by the disability insurance policy during the period of assumed disability

Lost Savings from Premium Payments – This column reflects the annual cost of the disability insurance policy (premium) and the savings opportunity lost from the payment of those premiums.

Assumptions Used to Prepare the Concept Illustration

	Value	Explanation
CLIENT INFORMATION		
Client's Last Name	Client	
Client's First Name	John	
Age	30	
Sex	Male	
Assumed underwriting classification	Non-Nicotine, Occ Class 5A/3	
Current Income/Salary	\$131,244	
PRODUCT INFORMATION		
Product Name	Radius Choice®	
Contract State	Connecticut	
Annual Premium	\$1,037.54	
DISABILITY INCOME BENEFIT		
Monthly Income to Replace	\$5,200.00	
Policy Benefit Period	To age 65	
Waiting/Elimination Period	90 days	
COLA	No	
BROKERAGE ACCOUNT		
Growth of Accounts	7.00%	
Brokerage Account Value	\$20,000	
Brokerage Account Tax Bracket	20.00%	
Gross up withdrawals from Brokerage Account?	Yes	
Annual savings amount	\$7,000	Contributions are not made during assumed period of disability. They resume following the period of disability
Specify Year to Start Annual Savings?	1	(see below for assumed years of disability in analysis)
How many years for annual savings?	35	
ASSUMPTIONS FOR EXAMPLE TO ILLUSTRATE		
Starting year of assumed disability claim	10	
Assume duration of disability benefits	4	