

Does Your Group Long-Term Disability coverage provide enough protection?

Although Group long-term disability (GLTD) provides important basic income protection to you, the level of income protection may not be adequate.

DISABILITY INCOME INSURANCE "GAP" EXAMPLE

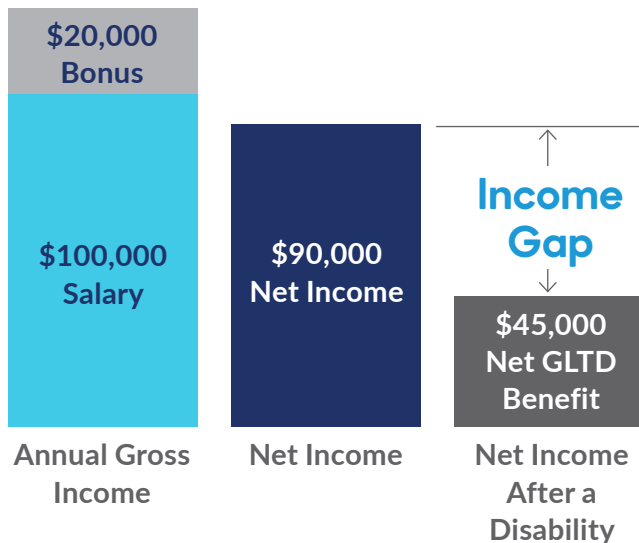


Chart assumes an effective tax rate of 25% and GLTD coverage paid for by the employer that protects 60% of your gross base salary to a maximum of \$5,000 per month.

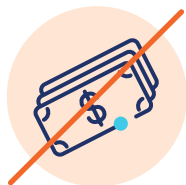
Employer Paid GLTD



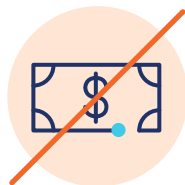
Benefit **NOT** income tax free



NOT portable



Bonuses **NOT** included in covered earnings



Commissions **NOT** included in covered earnings

Radius Choice^{®1}

Supplemental Disability Income Insurance can protect an additional portion of your income and help reduce the INCOME GAP if you become too sick or hurt to work for an extended period of time. You may benefit from these valuable features of Radius Choice:



Benefit income tax free²



Fully portable



Bonuses can be included in covered earnings



Commissions can be included in covered earnings



Customizable³



Strong Contractual Language

NOT FOR USE IN NEW MEXICO.

¹ This supplemental individual disability income insurance does not coordinate with your group long term disability coverage. Claim decisions are rendered independent of each other.

² The benefits payable under the individual disability income insurance policy may be non-taxable if you pay the premium with after-tax dollars.

³ Riders are available at an additional cost and subject to state availability.

The information provided is not written or 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.

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 51.0 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.

Radius Choice (policy form #XLIS-RC-15 et al., XLIS-RC-16(FL), and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

