

Business Owner Underwriting Program

Disability Income Insurance Underwriting

MassMutual® is making it easier for your business owner clients to qualify for an enhanced occupational classification and obtain the individual Disability Income insurance coverage they need, at a lower cost.

Business owners, whether or not they are listed in the Occupational Underwriting section of the DI Reference Manual, will be eligible for the program provided they work full-time, year-round and meet the following criteria:

Years as Owner	Manual Duties or On-site %	Percentage of Sales	Percent of Ownership	Income Needed For 2 years	Number of Employees	Occupational Class
5 years	<10%	<20%	20% minimum	\$50,000+	5 or more	3A
				\$100,000+	5 or more	4A
				\$150,000+	10 or more	5A
				\$250,000+	10 or more	5A/3

Occupations not eligible for this program:

- Medical professions
- Dental professions
- Individuals working from home
- Individuals engaged in a profession or occupation deemed uninsurable. Please refer to the DI Reference Manual (DI 1075).

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MassMutual reserves the right to discontinue the underwriting program at any time.

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.

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