

# Entertainment Industry

## DI Underwriting Guidelines

MassMutual has enhanced its offering to occupations in the Entertainment Industry by removing several restrictions including the **Underwriting offer of a Minimum 180-day Elimination Period, Maximum 10-year Benefit Period and the 50% replacement ratio not to exceed \$5,000/month.**

Below is a hypothetical example comparing the new versus previous guidelines, illustrating the potential increase in DI protection.

### Self-Employed Movie Producer

Occupation class 4A, Schedule C net income \$250,000 for 2022 and 2023, stable employment with same movie studio for 5 years

Previous Guidelines	New Guidelines
<ul style="list-style-type: none"> <li>50% replacement ratio (without using the Business Owner Benefit Increase) = \$10,416 available coverage</li> <li>Monthly amount offered capped at <b>\$5,000</b></li> <li>Minimum 180-day Elimination Period</li> <li>Maximum 10-year Benefit Period</li> </ul>	<ul style="list-style-type: none"> <li>As self-employed we can use the Business Owner Benefit Increase, <math>\\$250,000 \times 1.2 = \\$300k</math></li> <li>Monthly amount Based on Issue and Participation chart-eligible for <b>\$13,700</b></li> <li>No restrictions on Elimination Period</li> <li>No restriction on Benefit Period</li> </ul>

### Underwriting Requirements

- Entertainment Industry includes occupations found within movie, television, radio, and theater.
- Must be an acceptable occupation please refer to the DI Reference Manual, DI1075.
- Self-employed for at least three years.
  - Special consideration given to a new 1099 employee working with same employer.
  - If recently self-employed within past 12 months, utilize our 1099 employee guidelines.
- 2 years of tax returns.
- Employment contract(s) in place demonstrating consistent hours worked. Copy of long-term contract(s) required if tax returns are not available.
- May be eligible under the **Express DI Underwriting Program**. Financials will be required.

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