

Disability Income Insurance

Radius Choice® and RetireGuard® Occupational Class Upgrades

Unlock substantial savings for your clients with our latest individual disability income insurance (DI) upgrades! As part of our ongoing commitment to continually enhance our product offering and deliver maximum value to your clients, we've upgraded over 20 Occupations that are ideal candidates for DI.

Occupation	Current Class	Updated Class
Computer Systems Analyst	4A	5A/3
Social Worker LCSW/MSW (No home visits)	4A	5A
Data Scientist	5A	5A/3
Information Security Specialist	4A	5A/3
Data Manager	4A	5A/3
Clergy/Pastor/Minister/Rabbi	3A	4A
CRNA	3A	4A
RN Supervisor (less than 10% manual duties)	2A	3A
Nurse Practitioner	3A	4A
Optician	3A	4A
Perfusionist	3A	4A
Physician's Assistant primary care to include internal, general practice and family medicine	4A	5A
Physician's Assistant all others	4A	4A
Real Estate Developer	IC	4A
Other Accountants	4A	5A

Occupation	Current Class		Updated Class	
Superintendent of Schools	4A		5A3	
Principal / Asst Principal	4A		5A	
Select Office Worker/ Office Executive/ Office Manager	Upgrades Based on Income. See DI Reference Manual.			
	\$150K+	4A	\$150K+	5A
Bookkeeper, Auditor Other, Payroll Clerk	\$100K+	3A	\$100K+	4A
	All others	3A	All others	3A
Select Sales and Financial Professionals/ Sales Manager	Upgrades Based on Income. See DI Reference Manual.			
	\$250K+	IC	\$250K+	5A/3
Hedge fund Manager, Stockbroker, Venture Capitalist	\$200,001 - \$250,000	IC	\$200,001 - \$250,000	5A
	\$150,001 - \$200,000	IC	\$150,001 - \$200,000	4A
	All others	IC	All others	3A
	\$100K+	4A	\$100K+	5A
Consultant	\$100K and below	4A	\$100K and below	4A
	\$250K+	IC	\$250K+	5A/3
Chartered Financial Analyst	\$200,001 - \$250,000	IC	\$200,001 - \$250,000	5A
	\$150,001 - \$200,000	IC	\$150,001 - \$200,000	4A
	All others	IC	All others	3A

For additional information on this program, contact Underwriting at 1-800-767-1000, press *, then option 2.

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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.

RetireGuard (Policy Form XLIS-RC-15 et al. with EDI-10-RC, XLIS-RC-16(FL) with EDI-10-RC and ICC15-XLIS-RC with ICC15-EDI-10-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001.



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MM202710-310706