

# 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 50 Occupations that are ideal candidates for DI.

### 5A/3 TO 5A/5 UPGRADES

Occupation	Current Class	Updated Class
Account Executive	5A/3	5A/5
Actuary (FSA, ASA, FCA, ACA, MAAA)	5A/3	5A/5
Architect (Bachelor's Degree, Office and Consulting Only)	5A/3	5A/5
Attorney	5A/3	5A/5
Banking Executive	5A/3	5A/5
Banking Officer	5A/3	5A/5
Career Agent/Broker (over \$250k in Earned Income)	5A/3	5A/5
Chartered Financial Analyst Earning over \$250k	5A/3	5A/5
Computer Systems Analyst	5A/3	5A/5
Corporate Executive (well-established firm whose occupation not listed in the occupation schedule. Office duties only, ≥ \$250,000 and 5 yrs. experience.)	5A/3	5A/5
CPA	5A/3	5A/5
Data Manager	5A/3	5A/5
Data Scientist	5A/3	5A/5
Economist (PHD, 90% office duties)	5A/3	5A/5
Engineer (Office and Consulting Only)	5A/3	5A/5
Engineer (Registered professional RPE, office duties only)	5A/3	5A/5

## 5A/3 TO 5A/5 UPGRADES (CONTINUED)

Occupation	Current Class	Updated Class
General Agent (over \$250k income)	5A/3	5A/5
Hedge Fund Manager (over \$250k)	5A/3	5A/5
Hospital Administrator/Executive	5A/3	5A/5
Industrial Products Salesperson earning over \$250k	5A/3	5A/5
Information Security Specialist	5A/3	5A/5
Manufacturer's Representative Earning over \$250,000 (soliciting orders, no delivery, dealing with business only, net income in each of last 2 yrs.)	5A/3	5A/5
Pharmaceutical Sales Earning over \$250k	5A/3	5A/5
Printing and Publishing Executive	5A/3	5A/5
Sales Manager Earning over \$250,000 (salaried, executive duties, incidental travel only, 3 yrs. experience)	5A/3	5A/5
Salesperson Earning over \$250k (Automobile Industry,)	5A/3	5A/5
Scientist PHD Office or Lab only	5A/3	5A/5
Stock/Bond/Commodity Broker or trader, not floor, \$250k+ for 3 yrs, 5 yrs in business, not managing own account	5A/3	5A/5
Telephone Industry Executive	5A/3	5A/5
Venture Capitalist earning over \$250k	5A/3	5A/5
Web Developer/Engineer/ Architect/Designer (holding a degree in computer science, or 5 yrs exp)	5A/3	5A/5

## 4A TO 4A/3 UPGRADES

Occupation	Current Class	Updated Class
Claims Examiner/Underwriter	4A	4A/3
Guidance Counselor	4A	4A/3
Lobbyist	4A	4A/3
Mortgage Underwriter	4A	4A/3
Psychotherapist	4A	4A/3
School Psychologist M Ed Ed	4A	4A/3
Teacher Min 5 years exp and/or master's degree	4A	4A/3

## ALL OTHER UPGRADES

Occupation	Current Class	Updated Class
Social Worker LCSW/MSW (No home visits)	4A	5A
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
Superintendent of Schools	4A	5A/3
Principal/Asst Principal	4A	5A
Select Office Worker/Office Executive/ Office Manager	Upgrades Based on Income. See DI Reference Manual.	

## ALL OTHER UPGRADES (CONTINUED)

Occupation	Current Class		Updated Class	
Bookkeeper, Auditor Other, Payroll Clerk	\$150K+	4A	\$150K+	5A
	\$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.			
Hedge Fund Manager, Stockbroker, Venture Capitalist	\$250K+	IC	\$250K+	5A/5
	\$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
Consultant	\$100K+	4A	\$100K+	5A
	\$100K and below	4A	\$100K and below	4A
Chartered Financial Analyst	\$250K+	IC	\$250K+	5A/5
	\$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
HR Manager	4A		Over \$150K and 5 years experience	5A
			All Others	4A
Investment Banker	4A		5A	
Teacher - All Others	2A or 3A		4A	

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

**NOT FOR USE IN NEW YORK.**

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

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.

