

Disability Income Insurance

Worksite 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		
Social Worker LCSW/MSW (No home visits)	4A	5A		
Information Security Specialist	4A	5A		
Data Manager	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		
Principal/Asst Principal	4A	5A		
Select Office Worker/Office Manager	Over \$150,000 and 5 yrs. experience	5A		
	Over \$100,000 and 5 yrs. experience	4A		
	Over \$50,000 and 3 yrs. experience	3A		
	Others	2A		
Bookkeeper, Auditor Other, Payroll Clerk	\$150K+	4A	\$150K+	5A
	\$100K+	3A	\$100K+	4A
	All others	3A	All others	3A

Occupation	Current Class		Updated Class	
Select Sales and Financial Professionals/ Sales Manager	Over \$200,000 and 3 yrs. experience		5A	
	Over \$150,000 to \$200,000 and 3 yrs. experience		4A	
	All others		3A	
Hedge Fund Manager, Stockbroker, Venture Capitalist	\$250K+	IC	\$250K+	5A
	\$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
	\$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
Teacher less than 5 years experience	3A or 2A		4A	
Investment Banker	4A		5A	
HR Manager	4A		Over \$150K and 5 years experience	5A
			All others	4A

NOT FOR USE IN NEW YORK.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

State Availability – MaxElect 13 approved in all states except CA, CT, DE, DC, FL, MT, ND, SD, State specific contract in NY; MaxElect 12, Available in CT, DE, DC, MT, ND, SD; MaxElect 07, Available in FL; Radius 12, Available in CA

MaxElect (Policy Form XLS-ME-04, XLS-ME-13 et al. and ICC13XLSME in certain states including North Carolina) and Radius (Policy Form XL-GS-92 in California) are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

RetireGuard (policy form XLS-ME-04 with EDI-10, XLS-ME-13 with EDI-10-2013 and ICC13XLSME with ICC13EDI10 in certain states including North Carolina) and Radius (Policy Form XL-GS-92 with RG-01(CA) in California) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

