

MassMutual DI announces occupational class upgrades and new underwriting enhancements

Effective immediately

There are new reasons for you to consider MassMutual Disability Income (DI) insurance!

With our occupational class upgrades for your clients and prospects and underwriting enhancements for foreign nationals, entertainment businesses and business owners, we continue to enhance new business and underwriting in a key strategic area of focus - revised guidelines and programs - to help you place more business.

Occupation class upgrades

MassMutual has upgraded more than 20 occupations for Radius Choice and RetireGuard DI insurance coverage, resulting in significant premium reductions for clients. Occupations benefiting from upgrades include:

- Computer systems analysts
- Principals and assistant principals
- Data scientists
- Various healthcare professionals such as nurse practitioners, CRNAs and certain physician's assistants.
- Hedge fund managers, stockbrokers, and venture capitalists
- Select sales, sales management, and financial professionals
- **And many more...**

Occupation	Current Class	Updated Class
Computer Systems Analyst	45	5A13
Owner/Member of Limited LP	45	5A
Data Scientist	5A	5A13
Information Security Specialist	45	5A13
Data Manager	45	5A13
Change/Patient/Medical Billing	35	4A
CPA	35	4A
DI Supervisor	35	3A
Director/VP General Counsel	35	4A
Spelman	35	4A
Business	35	4A
Physician Assistant primary care in multidisciplinary general practitioner family medicine	45	5A
Physician Assistant all others	45	4A
Risk Underwriter	45	4A
Other Accountants	45	5A

Note: This flyer was updated to reflect additional upgraded occupation classes effective Dec. 1, 2024.

Refer to [Disability Income Insurance – Radius Choice and RetireGuard Occupational Class Upgrades](#) for details.

Note: Upgrades will apply to new business, pending business, and issued-not reported-business in all jurisdictions except New York (subject to approval).

Underwriting enhancements

Non - U.S. Citizen DI Underwriting Guidelines

People who are living full-time in the U.S. but are not U.S. citizens, will be considered for disability income insurance (DI) coverage if they meet the following criteria:

- Occupational Classes: SA, SP, AA, AR, SA and SP
- Plans to remain in U.S.
- No frequent foreign travel
- Sufficient Bar Not Required
 - Own personal assets in U.S.
 - Has established healthcare provider in U.S.

For consideration, the Foreign Travel Supplement (F6290) form must be submitted at time of application.

Non-U.S. citizens living full-time in the U.S. now will be considered for DI insurance if they are in specific occupational classes, plan to remain in the U.S., and don't frequently travel abroad.

Review the [Non - U.S. Citizen DI Underwriting Guidelines](#) for full details, including instructions to submit the Foreign Supplement (F6290) with the application. Guidelines can change at any time.

Entertainment Industry
DI Underwriting Guidelines

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

Refer to a Supplemental Manual covering the new underwriting guidelines. Revising the general manual on 03/2024.

Self-Employment/Part-Time Provisions
Occupation Class A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z, AA, AB, AC, AD, AE, AF, AG, AH, AI, AJ, AK, AL, AM, AN, AO, AP, AQ, AR, AS, AT, AU, AV, AW, AX, AY, AZ, BA, BB, BC, BD, BE, BF, BG, BH, BI, BJ, BK, BL, BM, BN, BO, BP, BQ, BR, BS, BT, BU, BV, BW, BX, BY, BZ, CA, CB, CC, CD, CE, CF, CG, CH, CI, CJ, CK, CL, CM, CN, CO, CP, CQ, CR, CS, CT, CU, CV, CW, CX, CY, CZ, DA, DB, DC, DD, DE, DF, DG, DH, DI, DJ, DK, DL, DM, DN, DO, DP, DQ, DR, DS, DT, DU, DV, DW, DX, DY, DZ, EA, EB, EC, ED, EE, EF, EG, EH, EI, EJ, EK, EL, EM, EN, EO, EP, EQ, ER, ES, ET, EU, EV, EW, EX, EY, EZ, FA, FB, FC, FD, FE, FF, FG, FH, FI, FJ, FK, FL, FM, FN, FO, FP, FQ, FR, FS, FT, FU, FV, FW, FX, FY, FZ, GA, GB, GC, GD, GE, GF, GG, GH, GI, GJ, GK, GL, GM, GN, GO, GP, GQ, GR, GS, GT, GU, GV, GW, GX, GY, GZ, HA, HB, HC, HD, HE, HF, HG, HH, HI, HJ, HK, HL, HM, HN, HO, HP, HQ, HR, HS, HT, HU, HV, HW, HX, HY, HZ, IA, IB, IC, ID, IE, IF, IG, IH, II, IJ, IK, IL, IM, IN, IO, IP, IQ, IR, IS, IT, IU, IV, IW, IX, IY, IZ, JA, JB, JC, JD, JE, JF, JG, JH, JI, JJ, JK, JL, JM, JN, JO, JP, JQ, JR, JS, JT, JU, JV, JW, JX, JY, JZ, KA, KB, KC, KD, KE, KF, KG, KH, KI, KJ, KK, KL, KM, KN, KO, KP, KQ, KR, KS, KT, KU, KV, KW, KX, KY, KZ, LA, LB, LC, LD, LE, LF, LG, LH, LI, LJ, LK, LL, LM, LN, LO, LP, LQ, LR, LS, LT, LU, LV, LW, LX, LY, LZ, MA, MB, MC, MD, ME, MF, MG, MH, MI, MJ, MK, ML, MN, MO, MP, MQ, MR, MS, MT, MU, MV, MW, MX, MY, MZ, NA, NB, NC, ND, NE, NF, NG, NH, NI, NJ, NK, NL, NM, NN, NO, NP, NQ, NR, NS, NT, NU, NV, NW, NX, NY, NZ, OA, OB, OC, OD, OE, OF, OG, OH, OI, OJ, OK, OL, OM, ON, OO, OP, OQ, OR, OS, OT, OU, OV, OW, OX, OY, OZ, PA, PB, PC, PD, PE, PF, PG, PH, PI, PJ, PK, PL, PM, PN, PO, PP, PQ, PR, PS, PT, PU, PV, PW, PX, PY, PZ, QA, QB, QC, QD, QE, QF, QG, QH, QI, QJ, QK, QL, QM, QN, QO, QP, QQ, QR, QS, QT, QU, QV, QW, QX, QY, QZ, RA, RB, RC, RD, RE, RF, RG, RH, RI, RJ, RK, RL, RM, RN, RO, RP, RQ, RR, RS, RT, RU, RV, RW, RX, RY, RZ, SA, SB, SC, SD, SE, SF, SG, SH, SI, SJ, SK, SL, SM, SN, SO, SP, SQ, SR, SS, ST, SU, SV, SW, SX, SY, SZ, TA, TB, TC, TD, TE, TF, TG, TH, TI, TJ, TK, TL, TM, TN, TO, TP, TQ, TR, TS, TT, TU, TV, TW, TX, TY, TZ, UA, UB, UC, UD, UE, UF, UG, UH, UI, UJ, UK, UL, UM, UN, UO, UP, UQ, UR, US, UT, UY, UZ, VA, VB, VC, VD, VE, VF, VG, VH, VI, VJ, VK, VL, VM, VN, VO, VP, VQ, VR, VS, VT, VU, VW, VX, VY, VZ, WA, WB, WC, WD, WE, WF, WG, WH, WI, WJ, WK, WL, WM, WN, WO, WP, WQ, WR, WS, WT, WU, WV, WW, WX, WY, WZ, XA, XB, XC, XD, XE, XF, XG, XH, XI, XJ, XK, XL, XM, XN, XO, XP, XQ, XR, XS, XT, XU, XV, XW, XX, XY, XZ, YA, YB, YC, YD, YE, YF, YG, YH, YI, YJ, YK, YL, YM, YN, YO, YP, YQ, YR, YS, YT, YU, YV, YW, YX, YY, YZ, ZA, ZB, ZC, ZD, ZE, ZF, ZG, ZH, ZI, ZJ, ZK, ZL, ZM, ZN, ZO, ZP, ZQ, ZR, ZS, ZT, ZU, ZV, ZW, ZX, ZY, ZZ.

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We have enhanced DI insurance underwriting guidelines for the entertainment industry, removing restrictions like the 180-day minimum elimination period and the 10-year maximum benefit period, to provide a potential for increased coverage.

Underwriting requirements include stable employment, tax returns, and contracts demonstrating consistent work hours.

Entertainment Industry – DI Underwriting Guidelines contain detailed information, including a hypothetical example and full requirements.

Business Owner Underwriting Program
Disability Income Insurance Underwriting

MassMutual is making it easier for your business owner clients to qualify for enhanced occupational class coverage 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 Owned	Annual Sales	Percentage of Total Annual Sales	Annual Income	Number of Employees	Occupational Class
1 year	US\$ 1,000,000	25%	\$50,000	5 or more	AA
			\$100,000	10 or more	AB
			\$200,000	15 or more	AC

Occupations not eligible for this program:

- Healthcare professions
- Childcare professions
- Individuals working from home
- Individuals engaged in profession or occupation deemed unprofitable. Refer to the DI Reference Manual (01/2024)

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It also is easier for business owners to qualify for an enhanced occupational class and obtain individual DI insurance at a lower cost.

Eligible business owners must work full-time, year-round, and meet criteria such as years of ownership, manual duties, percentage of sales, ownership percentage, income levels, and number of employees.

Business Owner Underwriting Program contains complete criteria, eligibility details, and disclosure that MassMutual reserves the right to discontinue the program at any time.

We thank you for your partnership and the opportunity to earn your business. Reach out to our dedicated [MMSD DI Sales members](#) if you have any questions.

Further info:

- Refer to the [DI Insurance Reference Manual for fully underwritten business](#).



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