



**What would happen if  
I suddenly had to stop working?**

## Consider whether your savings could cover fixed expenses

Personal savings, Social Security Disability Insurance or employer-sponsored group long-term disability (LTD) plans are great resources if you become disabled, but they could supply less than you'd expect. That gap would not only affect your day-to-day quality of life, but could also impact your ability to reach your financial goals.

## Review your expenses to determine the right coverage

Everybody's situation is unique, so we suggest you review your monthly living expenses, plus additional budget items, like saving for retirement or college funds. Think about everything you need your income to do for you.

## What happens if I can't work?

With an individual disability income insurance policy from MassMutual, the hope is that you'll never need to use it. However, if you became too sick or hurt to work and your claim was approved, our disability benefits claims professionals would help guide you through your rehabilitation, recovery and return to work.

We understand how important it is to provide you with supportive and efficient service during such a difficult transition in your life. When you file a claim, a personal claims representative will guide you through the benefit process, working with you, your attending physician and your employer to gather all information necessary to make a decision on any benefits due under your coverage.

Resources from our claim department can help you as appropriate to get back to a suitable form of productive work.

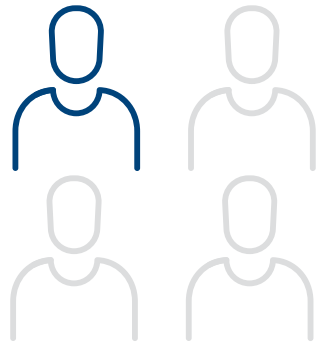
When you're ready to return to work, you'll have access to appropriate assistance and rehabilitation services, including:

- Vocational/career counseling
- Vocational assessments
- Job development and placement
- Transferrable skills analysis
- Onsite job analysis

For those individuals whose claim is appropriate, we can provide information and resources that may be helpful in your application and acquisition of Social Security Disability Insurance (SSDI) benefits.



## RISK OF BECOMING DISABLED PRIOR TO RETIREMENT



**1 in 4**  
20-year-olds will  
become disabled  
before they retire<sup>1</sup>

### About MassMutual

Since 1851, MassMutual has maintained a long-term focus, providing the strength and stability policyowners expect. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

Our mutual company structure enables us to manage with the long-term interests of our policyowners and customers in mind, and aligns the Company's interests with those of our policyowners. When working with MassMutual, you can be confident that we will be there to honor our commitment to you.

### How we help

MassMutual has helped thousands of policyowners when they need it most — during a period when they cannot work.



It is not uncommon for people to assume that most disabilities are the result of accidents. In reality, the majority of disabilities people suffer are due to various forms of illness.

Think of disability income insurance as a strategy that can replace a portion of your income to help cover your expenses if you become disabled and can't work.

## 2017 DISABILITY CLAIM BY DIAGNOSIS

CLAIM DIAGNOSIS CATEGORY	% OF NEW* LTD CLAIMS IN 2017
Musculoskeletal/Connective Tissue	29.7%
Neoplasms (Tumors)	14.8%
Cardiovascular/Circulatory	8.1%
Nervous System-Related	6.3%
Injuries & Accidents	12.3%
Maternity-Related	7.1%
Mental Disorder/Psychiatric	8.6%
Other	13.1%

\*“New” claims are long-term disability (LTD) claims with a benefit start date during the reporting year.

Source: *Integrated Benefits Institute, Health and Productivity Benchmarking, 2017 Long Term Disability, September 11, 2018.*



<sup>1</sup> U.S. Social Security Administration, Fact Sheet January 2019.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.