



EMPLOYER

Recruit and retain top talent

Individual Disability Income Insurance

The disability divide

As companies compete for top talent, the benefits offered can become the key to attracting and retaining high performing individuals.

Employer provided long-term disability (LTD) policies typically don't cover bonuses or incentive compensation, which can create a disability income gap for top performing, highly compensated employees. An illness or injury that prevents these executives from working could cause them to lose a sizable portion of their income.



Massmutual@WORK Disability Income Insurance can add to your employee benefits program* by helping to attract top talent and reduce a potential disability income gap for highly compensated employees.

*** Note:** There may be implications under the Employee Retirement Income Security Act (“ERISA”) depending on how disability income insurance policies are made available to the employees and whether such an arrangement constitutes an “employee benefit plan” under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.

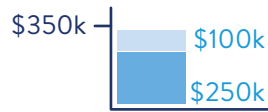
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Meet Lauren...

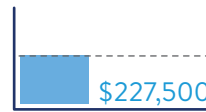
See why she needs to protect a sizable portion of her income.



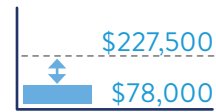
Lauren is a successful sales person. She lives an active life and always exceeds her sales goals.



Her annual base salary is \$250,000 but she consistently earns another \$100,000 in bonuses.



Her annual net income is \$227,500 and she has a group LTD plan that covers 60% of her base income (up to \$10,000/mo).



The company group LTD plan will only cover \$78,000 on an after-tax basis, leaving a sizable income gap.

Lauren can protect a greater portion of her total income with individual disability income (DI) insurance from Massachusetts Mutual Life Insurance Company (MassMutual).¹

The above example assumes an effective tax rate of 35% and a group LTD plan paid for by the employer that provides up to \$10,000 of gross benefit per month (\$78,000 net, annually).

Protecting their most valuable asset — income

Making MassMutual@WORK Disability Income Insurance available to your highly compensated employees can reduce the financial risks that disability poses.

Benefits for your company

- Discounts off MassMutual's standard unisex rates.
- Helps protect highly compensated employees whose benefits are limited by a group LTD maximum.
- Guaranteed standard issue — MassMutual will guarantee to offer your employees a policy at standard rates, provided they meet the eligibility criteria outlined in the underwriting proposal.

Engagement made simple

We get the importance of employee enrollment and participation. Our integrated enrollment campaign includes customized messages designed for employees different life stages and coverage needs.

Getting started

For a no-obligation estimate for adding individual disability income insurance from MassMutual to your employee benefits package, please provide a high-level employee census and your current group LTD booklet.



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¹ This individual disability income insurance does not coordinate with group long-term disability coverage. Claim decisions are rendered independent of each other.

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. Policies have exclusions and limitations.

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