

Protect your future income

As a young professional who knows the value of income and the importance of protecting it, you chose disability income (DI) insurance. **When selecting DI coverage, it is important to protect a portion of your future income as well as your current income.**

COMMON WAYS YOUR INCOME CAN INCREASE



PROMOTIONS
9.3% average increase for exempt employees¹



SALARY INCREASES
3% over 40 years = **Triple Salary**



JOB HOPPING
Average tenure for Millennial – **2 years**²
15-20 jobs over entire career

POTENTIAL TOTAL INCOME INCREASE OVER TIME

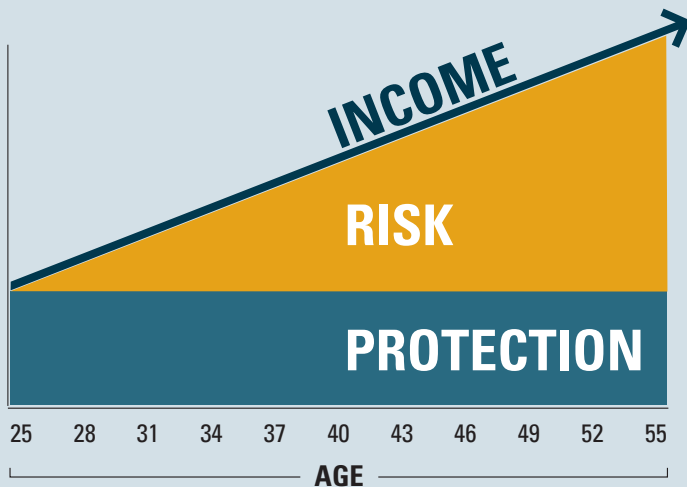


DOCTORS, LAWYERS, ENGINEERS
1,450%³



HIGH INCOME WORKERS
230%³

FLAT COVERAGE + INCREASING INCOME = INCREASING RISK



3% INFLATION OVER 20 YEARS = PURCHASING POWER CUT IN HALF

MASSMUTUAL HAS SOLUTIONS

We understand the importance of protecting your income from the financial effects of a disability, **now and into the future**. We have several riders, which may help your coverage keep up with your increases in income as well as inflation. Ask your financial professional about these riders: Benefit Increase Rider, Future Insurability Option Rider, Automatic Benefit Increase Rider and Cost of Living Adjustment Riders.⁴



SALARY INCREASES

INFLATION PROTECTION



We'll help you get there.®

¹ WorldatWork, Promotional Guidelines, 2016.

² PayScale, Gen Y on the Job, 2016.

³ Federal Reserve Bank of New York - What Do Data on Millions of U.S. Workers Reveal about Life-Cycle Earnings Risk? February 2015.

⁴ The Future Insurability Option Rider, Automatic Benefit Increase Rider and Cost of Living Adjustment Rider are available at an additional cost.

Benefit Increase Rider, Future Insurability Option Rider, Automatic Benefit Increase Rider and Cost of Living Adjustment Rider are available with a Radius Choice disability income insurance policy.

Radius Choice (policy form #XLIS-RC-15 and ICC15-XLIS-RC; ICC15-XLIS-RC in North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001).

Radius Choice and associated riders may not be available in all states.

Policies have exclusions and limitations. For costs and complete details of coverage, call your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

