

Starting Professional Program



We'll help you get there.®

MassMutual makes it easier to protect a portion of your income while you get your career off the ground.

You've made an investment in yourself. And if you are like most young professionals, you are looking forward to having that investment pay off. But what would happen if you became too sick or hurt to work? Since you are just getting your career started, your ability to generate an income may be considered your most important asset. As such, Massachusetts Mutual Life Insurance Company (MassMutual) makes it easy for you to help protect a portion of your income with disability (DI) income insurance.

Individual disability income insurance is a personal protection solution available to you that can help you replace a portion of your income – including bonuses and commissions – should you become too sick or hurt to work.

Starting Professional Program

Through our *Starting Professional* program, certain applicants in their final stages of training, or in the first two years of professional practice, may be eligible for special issue limits based on anticipated income. **Subject to underwriting review.**

Disability Income Insurance – Starting Professional Program Limits

Specialty	Radius Choice SM or Radius [®] Base Amount	Catastrophic Disability Benefit Rider (CAT) ¹	RetireGuard [®] Rider (RGR) ²	Business Overhead Expense Rider (BOE) ³	Disability Buy-Sell ⁴
Architect					
First 2 years	\$4,000	\$2,500	\$750	\$12,500	\$250,000
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
Attorney					
First 2 years	\$4,000	\$2,500	\$750	\$15,000	\$500,000
Senior year law students	\$2,500	\$1,500	\$250	N/A	N/A
Paralegal	\$2,500	\$1,500	\$250	N/A	N/A
Computer Science, Engineer					
First 2 years	\$4,000	\$2,500	\$750	N/A	N/A
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
CPA					
First 2 years	\$3,500	\$2,300	\$500	\$12,500	\$250,000
Accounting Student (final year)	\$1,500	\$500	\$250	N/A	N/A
CRNA					
First 2 years	\$4,000	\$2,500	\$750	N/A	N/A
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
Dentist					
DDS, first 2 years in specialty	\$6,000	\$4,800	\$1,000	\$15,000	\$500,000
DDS, first 2 years in general	\$4,000	\$2,500	\$750	\$15,000	\$500,000
Dental resident/intern	\$3,500	\$2,300	\$500	N/A	N/A
Dental student (final year)	\$2,500	\$1,500	\$250	N/A	N/A

Disability Income Insurance – Starting Professional Program (continued)

Specialty	Radius Choice SM or Radius [®] Base Amount	Catastrophic Disability Benefit Rider (CAT) ¹	RetireGuard [®] Rider (RGR) ²	Business Overhead Expense Rider (BOE) ³	Disability Buy-Sell ⁴
Doctor M.D., D.O.					
First 2 years	\$7,000	\$6,000	\$1,000	\$15,000	\$500,000
2nd through last year resident	\$5,000	\$3,400	\$1,000	N/A	N/A
First year resident	\$4,000	\$2,500	\$750	N/A	N/A
Interns	\$3,000	\$1,800	\$500	N/A	N/A
3rd & 4th year medical student	\$2,500	\$1,500	\$250	N/A	N/A
Engineer					
First 2 years	\$4,000	\$2,500	\$750	\$12,500	\$250,000
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
Nurse Practitioner					
First 2 years	\$4,000	\$2,500	\$750	\$5,000	N/A
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
Optometrist					
First 2 years	\$4,000	\$2,500	\$750	\$12,500	\$250,000
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
Pharmacist					
First 2 years	\$4,000	\$2,500	\$750	N/A	N/A
Senior pharmacy students	\$2,000	\$1,200	\$250	N/A	N/A
Physician Assistant					
First 2 years	\$4,000	\$2,500	\$750	\$5,000	N/A
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
Psychologist (PHD)					
First 2 years	\$4,000	\$2,500	\$750	\$10,000	\$250,000
Resident	\$2,000	\$1,200	\$250	N/A	N/A
Scientist (Master's Degree or PHD)					
First 2 years	\$4,000	\$2,500	\$750	N/A	N/A
Student (final year)	\$2,000	\$1,200	\$250	N/A	N/A
Senior MBA					
	\$2,000	\$1,200	\$250	N/A	N/A
Veterinarian					
First 2 years	\$4,000	\$2,500	\$750	\$12,500	\$250,000
Senior veterinary students	\$3,000	\$1,800	\$500	N/A	N/A

¹ CAT rider available at an additional cost. Not available in CT. CAT Rider provides benefits that cover up to 100% of pre-disability earned income when combined with base policy. Except in CA, the rider provides benefits if the insured suffers: 1) a Presumptive Disability as defined by the policy, 2) the inability to perform two Activities of Daily Living (ADLs), or 3) a severe cognitive impairment. (Total disability is required for #2 and #3). In CA, the rider provides benefits only if the insured incurs a presumptive disability which includes: Loss of speech; or Loss of hearing in both ears; or Loss of sight in both eyes; or Loss of use of both hands, both feet, or one hand and one foot.

² RetireGuard rider available at an additional cost. RGR can help replace an amount equal to the retirement plan contributions (including both the employee's and employer's contributions) that would have been made to a client's eligible defined contribution plan if he/she had not become disabled. It is not a retirement plan, nor a substitute for one.

³ Fifteen employees or less.

⁴ Product not available in CA.

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.

Radius [Policy Form XL-IS-92 and XL-IS-92(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Business Overhead Expense [Policy Form BOE-99 and BOE-99(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Disability Buy-Sell [Policy Form Bsell-00 and Bsell-00(NC) in North Carolina] is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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

