

THINGS TO KNOW ABOUT

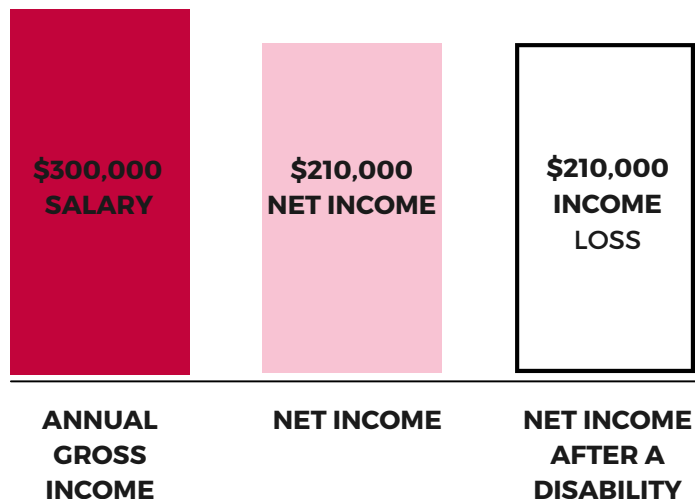
# DISABILITY INCOME INSURANCE



## UNDERSTANDING THE IMPACT OF DISABILITY INCOME INSURANCE

### Disability Income Loss Example

*This chart assumes an  
effective tax rate of 30%*



# PROTECT YOUR INCOME WHILE YOU PROTECT YOUR HEALTH



## SCENARIO

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In the event you become sick or injured, health insurance can help you avoid the financial burden of healthcare costs.

## CONSIDERATION

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If you become too sick or hurt to work for an extended period of time, health insurance cannot replace your income.

## SOLUTION

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Health insurance PLUS disability income insurance

Disability income insurance can replace a portion of your income to help you cover living expenses:



**FOOD**



**HOUSING**



**COLLEGE**



**UTILITIES**

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. Policies have exclusions and limitations. For costs and complete details of coverage call your insurance agent or MassMutual at 1-800-272-2216. MassMutual does not sell major medical health insurance.

## DISABILITY CLAIMS 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 Disorders/Psychiatric	8.6%
Other	13.1%

# DISABILITY QUICK FACTS

**MOST COMMON  
CAUSE OF  
DISABILITY**

**88%**

**ILLNESS**

**12%**

**ACCIDENT  
INJURY**

## FINANCIAL LOSS POTENTIAL FROM DISABILITY

