

You have committed your life to helping others.

Let us commit to YOU by helping protect your income.

As a medical professional you understand what too many people don't; the risk of becoming disabled because of an illness or injury and how it can affect your ability to work, earn an income, and provide for you and your family.

20% DISCOUNT¹
for Medical Residents
and Fellows

If you purchase a Radius Choice® individual Disability Income (DI) insurance policy with MassMutual® while you are a Medical Resident or Fellow you are eligible for a 20% discount¹ for as long as you own the policy.

MassMutual is a leading provider of DI insurance and knows the importance of income protection, especially within the medical professional community.

MASSMUTUAL DI CAN GIVE YOU:

- Protection in your Own Occupation² and with language for those who have narrowed their work to a specialty
- Non-cancellable coverage to age 65
- Rates that can't increase to age 65
- Portable coverage
- Ability to increase coverage as your income increases²
- Protection against a partial disability^{2, 3}
- Protection to help continue making student loan payments^{2, 4, 5}

All backed by MassMutual, a trusted leader with financial strength ratings among the highest of any company, in any industry.⁶ Let me put my services to work for you and together we can design an income protection plan to help meet your specific needs now and in the future. If you are interested, please contact me today.

NOT FOR USE IN NEW MEXICO.

¹ Group discount availability is subject to change.

² Riders are available at an additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost.

³ Required in CA.

⁴ Not available in NY.

⁵ For Total Disability only. Before deciding whether to purchase the Student Loan Rider, you should consider any provisions of your student loan(s) that may allow for deferment, discharge or forgiveness of the debt, for example, discharge for total disability, public service loan forgiveness, teacher loan forgiveness or income-driven replacement.

⁶ Ratings as of 8/1/2023: A.M. Best Company – A++, Fitch Ratings – AA+, Moody's Investors Services – Aa3, and Standard & Poor's – AA+. These ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.

New York Policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60.3 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

Policies have exclusions and limitations. State variations will apply. For costs and complete details of coverage call me or MassMutual at 1-800-272-2216.

Radius Choice (policy form XLAS-RC-15 et al., XLAS-RC-16(FL) and ICC15-XLAS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

