

# What Would Happen If I Suddenly Stopped Working?

## Consider Whether Your Savings Could Cover Fixed Expenses

Personal savings, Social Security or employer-sponsored disability income insurance plans, such as group long-term disability programs, are great resources, but they could supply less than you'd expect. That gap would not only affect your day-to-day quality of life, but could also impact your ability to reach your financial goals.

## Review Your Expenses To Determine The Right Coverage

Everybody's situation is unique, so we suggest you review your monthly living expenses, plus additional budget items, like saving for retirement or college funds. Think about everything you need your income to do for you.

### WHAT ARE THE CHANCES?

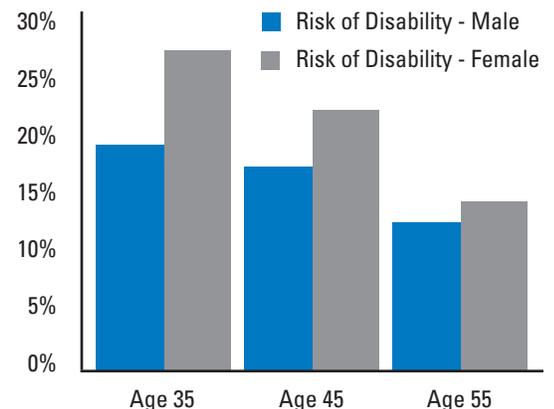
- Workers today are 3 times more likely to suffer a long-term disability than die during their working years.
- The average monthly Social Security Disability Income (SSDI) payment is \$938, replacing on average, about 33% of current income.
- 32% of individuals receiving long-term disability insurance benefits do not qualify for SSDI benefits; 95% are not eligible for workers compensation.
- Two-thirds of American families live paycheck to paycheck; 70% of families can afford to be without a paycheck for one month or less.
- Disability is the leading cause of personal bankruptcies and causes nearly 50% of all mortgage foreclosures, compared to 2% by death.

Source: The Council of Disability Insurers, *The Long Term Disability Claims Review: 2005*. [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)



Think of disability income insurance as a strategy that can provide financial protection to help cover your expenses today if you become disabled and can't work.

### RISK OF BECOMING DISABLED



Source: Commissioner's Individual Disability Table A, 1985.

| insure | invest | retire |



We'll help you get there.™

Disability Income Insurance

## About MassMutual

When life deals an unexpected blow, people want to turn to a company they can trust, one with a history of integrity, consistency and service. That's why so many Americans have turned to MassMutual for disability income insurance benefits for over 40 years. We have helped thousands of people in their time of need. In fact, we are ranked among Fortune's "Most Admired Companies" in our industry category. (*Fortune Magazine, March 19, 2007*).

## How We've Helped People Like You

We have paid over \$1.75 billion in disability benefits from 2001 to 2007. As you can see from the charts below, people count on us to help get through difficult days of disability. These charts show just a sample of claims paid by MassMutual in 2006. \* *Source: MassMutual Disability Income Benefits Department, February, 2008.*

### MALE

Occupation	Age at Issue	Cause of Disability	Age at Time of Claim	Claim Duration (months)	Total Benefit Paid
Engineer	29	Fractured scapula	41	98	\$87,266.00
Actuary	33	Disorders, intervertebral disc	39	184	\$292,742.00
Stockbroker	46	Derangement, internal, knee	55	80	\$261,000.00
Accountant	50	Parkinson's disease	56	35	\$36,655.77

### FEMALE

Occupation	Age at Issue	Cause of Disability	Age at Time of Claim	Claim Duration (months)	Total Benefit Paid
Paralegal	22	Mononeuritis, upper limb	30	136	\$133,798.78
CPA	30	Pregnancy complications	31	9	\$1,039.50
Executive	38	Fracture	43	3	\$18,794.00
Attorney	41	Multiple sclerosis	42	25	\$74,340.00

*Note: Claimants listed may be receiving benefits for any combination of total or partial disability. All claims are evaluated based on medical, financial and vocational factors in relation to contract provisions.*

## What Happens If I Become Disabled?

If you were to become disabled, our disability benefits claims professionals would help you through your recovery, rehabilitation, and return to work.

We understand how important it is to provide you with supportive and efficient service during such a difficult transition in your life. When you file a claim, a personal representative will guide you through the benefit process, working with you, your attending physician and your employer to gather all information necessary to make a quick and appropriate decision on any claim benefits. Once your benefits are approved, our goal is to process and mail the initial benefit check within ten days.

*Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have limitations and exclusions. For costs and complete details, please contact your financial professional.*

Your personal representative will help you get back to some form of a productive work life. When you're ready to return to work, you'll receive assistance and rehabilitation services, including:

- Retraining
- Job modification
- Adaptive equipment
- Interviewing skills
- Resume building
- Job search assistance

We also provide, at no cost to you, the necessary services and representation to help you move through the application and acquisition of Social Security Disability Benefits if you are eligible.



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