



Disabled? Me? **Never!**

| insure | invest | retire |



We'll help you get there.™

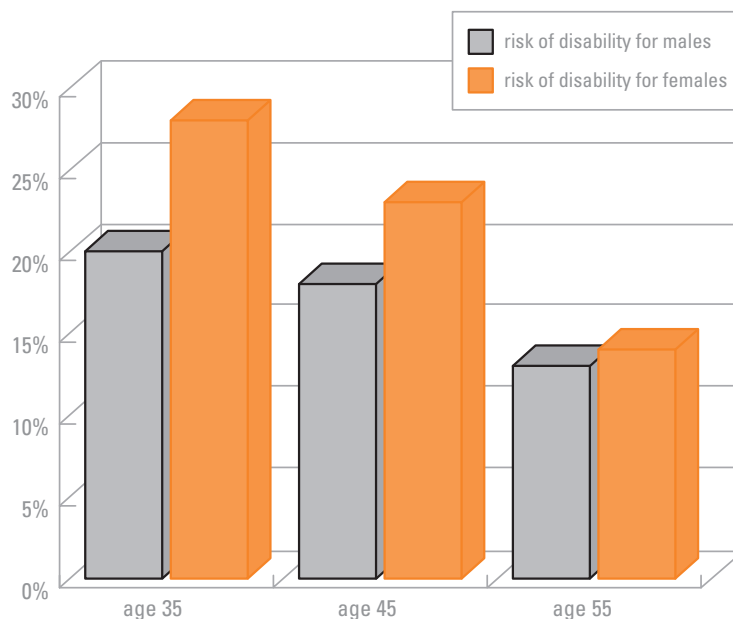
Disability Income Insurance

You've put a great deal of effort into your career – whether through your education, specialized training or on-the-job experience. Your career is more than likely your main source of income. Your income helps you to live your chosen life.

It may be your home. It may be your family. It may be something else. No matter what it is to you, it is an important piece in your life story that drives you to do what you do.

Disability can happen to anyone. Anytime. Anywhere. No one plans to become disabled. If the unforeseeable happens, only proper planning with individual disability income insurance will help protect a portion of your earned income for the things that matter to you if you become sick or hurt and unable to work.

Risk of Becoming Disabled*



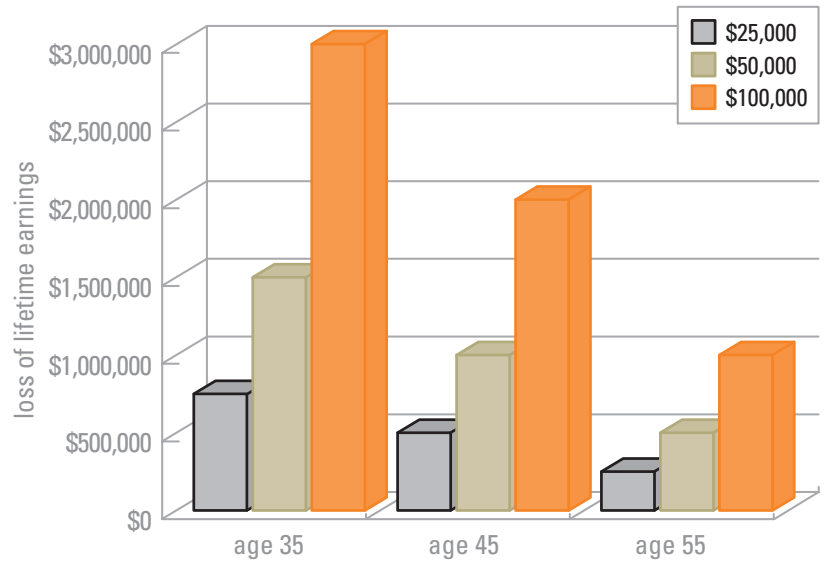
* 1985 Commissioners' Individual Disability A Table, Society of Actuaries.

What Would Happen If You Suddenly Stopped Working?

How long could your savings cover your fixed expenses? Personal savings, Social Security or employer-sponsored disability income insurance plans, such as group long-term disability (LTD) programs, often leave you with less than you would expect.

Do You Have the Coverage You Need?

Even if you are already covered by a disability income insurance policy, you may still need more protection. This worksheet can help you determine how much, or you can calculate your need online at www.halfapaycheck.com.



Potential Loss of Earnings**

This assumes no further changes to salary, and disability to a retirement age of 65, for simplicity.

** Disability Insurance: A Missing Piece in the Financial Security Puzzle, America's Health Insurance Plans, 2004.

Enter your annual take-home pay from wages and salaries from all jobs you hold	\$
Add your annual contributions to a tax-deferred payroll savings plan, such as a 401(k) or 403(b)	+
Add any annual pre-tax contributions that you make to a flexible-spending account to help meet medical or child-care costs	+
Add any bonuses, commissions or freelance income	+
Your total income	\$
Multiply by this figure, an estimate of the income you would need to protect	x 0.70
Your total disability income insurance need	\$
Subtract the annual after-tax benefit of your group LTD plan, if any ⁺	-
The additional disability income insurance coverage you need⁺⁺	\$

+ If your employer pays for your group LTD, you can estimate the after-tax benefit by multiplying the benefit by 0.75.

++ Actual amount would be based on allowable issue and participation limits.

Claims Paid

Our policyholders purchase disability income insurance with the hope that they'll never need to use it. But, if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual) will be there for them. We have paid

over \$1.1 billion in disability benefits over the past five years to our policyholders. So, if the unforeseeable does happen, you'll know you have a plan in place to protect a portion of your earned income in the event of a sickness or accident that prevents you from working.



Most people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives – or how it can affect their ability to work, to earn an income and to provide for themselves, their families or their businesses.

These charts show a sample of claims paid by MassMutual in 2006.

– MassMutual Disability Income Benefits Department, November 6, 2006.

Male

Occupation	Age at Issue	Cause of Disability	Age at Time of Claim	Claim Duration (months)	Total Benefit Paid
Business Owner	27	Heart failure	43	21	\$79,933.80
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	135	\$133,798.78
Business Owner	29	Rheumatoid arthritis	37	101	\$320,876.72
Executive	35	Pregnancy, other complications	39	10	\$62,202.10
CPA	37	Multiple sclerosis	44	185	\$120,400.00
Attorney	37	Breast cancer	53	23	\$73,129.91

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.

Meeting Your Unique and Changing Needs

MassMutual offers flexible solutions for various income levels – from entry-level professionals to middle-income earners to high-net-worth individuals – to help meet your current needs as well as keeping up with future ones. Our product portfolio has numerous options for you to protect income and retirement contributions that would have been made if you remained healthy.

Over time, your needs may change and our goal is to help ensure that your coverage keeps up with all of life's challenges. A great deal of research goes into our disability

income insurance offerings. We conduct focus groups with a variety of audiences to help identify different features and benefits that help meet the unique and changing needs of our existing and prospective clients. We know it is important for your policy to keep up with changes in both your life and your lifestyle.

*Let MassMutual Help
You Keep Your Promises*

MassMutual disability income insurance has helped many people through the devastating effects of a disability. Our professional disability benefits claims reviewers can help you through your recovery, rehabilitation and return to work.

Here's how the claims process worked for one of our policyholders.

Karen was a physical therapist who became disabled due to a lumbar spine dysfunction following a motor vehicle accident. Her physician determined that she would not be able to return to a physical therapy career due to the physical demands involved.

After discussions with her claims examiner about available assistance, her file was referred to our vocational case management consultant.¹ After an initial telephone assessment, a referral was made to a vocational rehabilitation consultant in her geographic area. Together, Karen and the vocational case management consultant explored Karen's interests and skills, developed a resume, identified networking opportunities and planned a job search.

As a result, Karen secured a position as a sales representative for an occupational and physical therapy equipment company at a salary level greater than her pre-disability earnings. This allowed Karen to use her knowledge of physical therapy in a new way.



Note: This is an actual case using a fictitious name and is shown for illustrative purposes only.

GuidanceResources® Online²

Life is full of challenges. We recognize how these challenges can impact your well-being and want to make sure that you and the ones you love have access to the resources you need to help manage life's demands. Our experience has shown that a physical issue can often lead to additional emotional or financial issues.

As an innovator in the marketplace, MassMutual took the lead in becoming the only individual disability income insurance carrier to offer GuidanceResources® Online to all of its policy holders at no additional cost. This Web site is a comprehensive, interactive service that provides expert content and unique tools to assist you in every aspect of your life, all in a secure, easy-to-use, personalized environment.

It is designed to give you the support you need when you need it – there are even features to help you stay healthy. In the event of a disability, the program expands to offer even more services to help you when things may seem overwhelming. Even if you already have access to a similar service, consider it as a second opinion or alternate option.

Why MassMutual?

Most people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives – or how it can affect their ability to work, to earn an income and to provide for themselves, their families or their businesses. Massachusetts Mutual Life Insurance Company (MassMutual) has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need. We are ranked among Fortune's "Most Admired Companies" in our industry category (according to *Fortune Magazine*, March 19, 2007).



MassMutual Financial Group is the fleet name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates, with more than \$450 billion in assets under management at year-end 2006. Assets under management include assets and certain external investment funds managed by MassMutual's subsidiaries.

Founded in 1851, MassMutual is a mutually owned financial protection, accumulation and income management company headquartered in Springfield, Mass. MassMutual's major affiliates include: OppenheimerFunds, Inc.; Babson Capital Management LLC; Baring Asset Management Limited; Cornerstone Real Estate Advisers LLC; MML Investors Services, Inc., MassMutual International LLC and The MassMutual Trust Company, FSB.

Assess Your Needs Today

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal needs and to learn more, please visit www.halfapaycheck.com or www.massmutual.com/halfapaycheck.

¹ A vocational case management consultant is integral in the claim management process, identifying resources to assist the insured in the transition to return to work.

² All services provided directly by GuidanceResources are at no cost to you. ComPsych has agreed, by contract with MassMutual, to offer life assistance services and guidance (collectively the "Services") to MassMutual's customers. MassMutual assumes no responsibility or liability for the Services or any results thereof. Any questions regarding the Services should be directed to ComPsych. MassMutual reserves the right to modify, revoke, change, suspend or terminate the program described at any time, or from time to time, with or without notice.

³ Assets under management include assets and certain external investment funds managed by our subsidiaries.

All disability income insurance policies and riders are issued by Massachusetts Mutual Life Insurance Company. Some products and riders may not be available for sale in all states, and may have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at (800) 272-2216 (press 3) to be referred to a representative in your area.



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www.massmutual.com

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