



Protect your ability to save for retirement

A Disability Income Solution

Planning for a comfortable retirement takes time and continual commitment. Like most people, you may be planning ahead by contributing regularly to a defined contribution plan — like a 401(k), profit sharing, Keogh, or stock bonus plan — or an ESOP, SEP, IRA, TSA or SIMPLE retirement plan. But if you were too sick or hurt to work, how would it affect your ability to retire?

A disability could have a significant effect on your retirement plans.

Saving for a comfortable retirement may be much more important today than it was years ago. If you have been contributing to a retirement savings plan, you may already be ahead of the game. But just saving money may not be enough. You need a way to protect your ability to save for retirement should you become unable to work.

Protecting your retirement

- Massachusetts Mutual Life Insurance Company (MassMutual) can help replace an amount equal to the retirement plan contributions you and your employer would have made had you not become disabled. While insured with RetireGuard®, during a period of total disability, MassMutual would pay benefits directly into an irrevocable trust that offers a wide range of investment options so you can select the option that best meets your retirement goals.
- At retirement age as set forth in the trust, the trust proceeds are paid to you to help supplement your retirement plan benefits.¹
- RetireGuard is available as stand-alone coverage or a rider on a MassMutual disability income policy and is issued based on the lesser of:
 - the sum of your contributions and your employer's contributions made on your behalf on a monthly basis; OR
 - the current maximum defined contribution limit under Internal Revenue Code Section 415(c)(1)(A) on a monthly basis.
- RetireGuard is not a retirement plan, nor a substitute for one.

¹ In the event the disabled individual, the insured, dies prior to retirement age, the trust proceeds will be paid to the insured's estate or named beneficiary. Hardship rules apply for distribution prior to age 65.

Why MassMutual?

Many 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. MassMutual has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need.

MassMutual is a mutually owned company built on more than a century and a half of financial strength and customer service.

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.massmutual.com.





RetireGuard® can be issued on a stand-alone basis or as a rider on a Radius Choice or Radius disability income contract for an additional cost. RetireGuard is not a retirement or pension plan or a substitute for such a program. Benefits are paid directly in to a trust, not into an employer-sponsored retirement plan. Trust assets may be tax deferred depending on the investment option(s) you choose. Trust services are provided by The MassMutual Trust Company, FSB, a wholly owned subsidiary of MassMutual.

RetireGuard (Policy Form XL-IS-92 with EDI-10, XLIS-RC-15 with EDI-10-RC and ICC15-XLIS-RC with ICC15-EDI-10-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. This policy has 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.

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 a RetireGuard Individual policy is 51.4%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

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