



## WHAT WILL YOUR CLIENTS FUTURE HOLD?

While you can't predict the future for your client, you can help them make a decision today to protect against the real-world risks of tomorrow. Below are examples of individuals who were able to receive a monthly benefit, similar to that of a "paycheck", from their disability policies because they planned for the future and the potential unexpected.

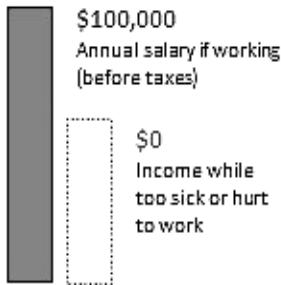
Occupation	Age @ purchase	Age at disability	Condition	Amount Paid	Claim duration (months)	Type of Insurance
<b>Dentist</b>	56	62	Head/neck cancer	\$125,000	3	Key Person
<b>Radiologist</b>	30	36	Bipolar Disorder	\$121,725	4	Disability Income
<b>Business Owner</b>	34	46	Multiple sclerosis	\$62,745	10	Disability Income
<b>Marine Engineer</b>	46	64	Shoulder injury	\$145,200	24	Disability Income
<b>Dentist</b>	36	56	Hand arthritis	\$299,623	Lump sum	Disability Buy-Out
<b>Real estate sales</b>	41	56	Lung cancer	\$194,588	11	Overhead Expense
<b>Doctor</b>	31	36	Breast cancer	\$91,650	5	Disability Income
<b>Graphic Designer</b>	42	52	Brain hemorrhage	\$703,689	60	Disability Income

*Source: Active Principal Disability claims payments through September 2019. The above is for illustrative purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.*

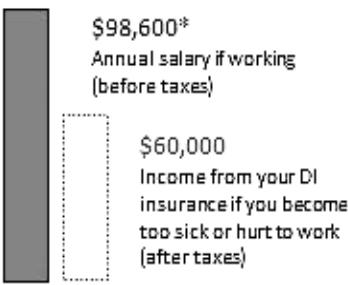
## EVERYONE NEEDS A "PLAN B"

Things don't always go as planned. This is why it's so important to have a back-up plan in place that will allow your clients to continue living their best life even in the event that the unexpected occurs.

## Plan A



## Plan B



## Sample monthly cost

This chart shows how much your client would pay for \$1,000 in monthly benefits. You can estimate the cost for more coverage by using the following:

Age	Male	Female
25	\$19	\$31
30	\$22	\$42
35	\$27	\$46
40	\$33	\$55
45	\$43	\$59

\*\$100,000 less \$1,400 in hypothetical annual disability income insurance premiums. Premiums and \$5,000 monthly benefit amount depend on various factors. Your local representative can illustrate the exact amount you're eligible for based on current underwriting guidelines. This a hypothetical example only.

\* Your specific premium depends on a variety of factors, including, but not limited to, gender, age, smoking status, benefit amount, elimination period, resident state and occupation class. These cost comparisons are for illustrative purposes only.

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Sample monthly cost from chart

Multiply by how much more coverage you may need (for example, 3 times for a benefit of \$3,000 a month)

Estimated monthly cost\*

Assumptions: Principal Individual DI Insurance policy, Michigan resident, to Age 65 Benefit Period and Your Occupation Periods, non-tobacco, \$1,000 maximum monthly benefit, 90-day Elimination Period, 4A occupation class.

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## PLANNING FOR THE UNEXPECTED

Families may face significant changes when the household's primary wage earner is sick or injured and unable to work. There are bills to pay and other financial obligations to meet. Without the income they rely on, how can the family make ends meet?

## CASE STUDY

Bob and Frank are independent contractors who work in the same industry. They are both 40 years old and make \$200,000 per year. Bob is healthy and can't imagine a situation where he would not be working, so planning for disability is not a priority. Frank, concerned about his ability to earn an income if he is unable to work for an extended period of time, decides to purchase a disability income policy.

**BOB**

AGE 40

ANNUAL INCOME = \$200,000

DI Premium amount = **\$0 (no coverage)**Monthly benefit = **\$0****FRANK**

AGE 40 NT 5A

ANNUAL INCOME = \$200,000

DI Premium amount = **\$3,016.44/yr. or \$260/mo.**Monthly benefit (after 90-day WP) = **\$9,150**

At age 55, Frank is diagnosed with an illness that keeps him from working for 4 years during his treatment and recovery. Fortunately for Frank, his DI protection provided \$411,750 in tax-free benefits (45 months of benefits after the 90-day waiting period).

*Example based on using a MassMutual Radius Choice policy, male, issue age 40, non-nicotine. Occ Class 5A, \$9150 monthly benefit to age 65, after a 90-day waiting period, and an Extended Partial Disability Benefits Rider and Benefit Increase Rider.*

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