



**Exclusive TMA Member-  
Discounted MassMutual  
Disability Income Insurance**



**Exclusive TMA Member-Discounted  
MassMutual Disability Income  
Insurance just got even better!**

Now may be the best time ever to do a comprehensive review of your Disability Income protection strategy because your exclusive TMA Member Disability Insurance offering through MassMutual just got even better.

In addition to your exclusive 10% TMA Member discount, MassMutual Radius Choice Non-Cancelable Disability Income Insurance now includes the following significant enhancements establishing it the premier Disability Income Protection offering Medical Professionals:

- **Own Occupation** Definition of Disability Rider that recognizes your **Specialty of Practice**
- **Full Coverage for Mental Disorder-related Disability** – not limited to 24 months with the **Maximum Benefit Period Endorsement Rider (MBPE)** – not available to all Specialties
- **Replace Group Long Term Disability (LTD)** lost due to a change in employment with the **Benefit Increase Rider (BIR)**
- **High Maximum Coverage Limits** – up to \$35,000 per month in combined total coverage allowed when combined with Group Long Term Disability (LTD)
- **Reduced rates** for Specialties like General Surgery, Oncology Surgery, and Gynecology
- **Student Loans:** Up to \$2,500 per month to cover Student Loan Payments during a period of qualifying disability with the **Student Loan Rider (SLR)** – available in addition to all other allowable coverage limits

- **Retirement Plan Contributions:**

Additional monthly benefit to continue contributions to a Defined Contribution Retirement Plan during a period of qualifying disability with the **Retire Guard Rider (RGR)** – maximum amount available is based on IRS Qualified Retirement Plan Limits – available in addition to all other allowable coverage limits

Schedule an appointment today with your TMA-Endorsed Financial Advisor from Strategic Financial Partners to review your Disability Income Protection Strategy and to explore these significant enhancements to your Exclusive TMA Member-discounted Disability Insurance through MassMutual.

