



**Be in business for yourself,  
not by yourself**



As a business owner, it all rests on your shoulders. In the event of an illness or injury it can also rest on ours. Massachusetts Mutual Life Insurance Company (MassMutual®) understands the unique needs of small businesses. That's why we have a portfolio of disability income insurance products designed with the small business owner in mind. In the event you become too sick or hurt to work, our disability income insurance policies can help to:

- Cover the operating costs of the business
- Provide the funds for small business partnership buyouts
- Replace a portion of lost earnings
- Protect the ability to save for retirement

Disability income insurance protection can also be made available to your employees.







## We Can Help You On a Very Personal Level

### What if you suffered an illness or injury and you couldn't work?

You have worked hard to grow your business and provide an income for yourself. You know first-hand the work it takes to make that happen. If an illness or injury keeps you from

your business, your personal income can suffer or perhaps even evaporate. MassMutual has several disability income insurance products that can help you, should that happen. And with several policies to choose from, we can suggest one that's just right for you.



## We Can Help You Protect Your Business

### What if one of your employees suffers an illness or injury, making him or her unable to perform the duties of his or her job?

One solution would be to establish a **Qualified Sick Pay Plan** that can be funded with disability income insurance policies from MassMutual. A Qualified Sick Pay Plan is a simple agreement that sets company policy before an employee disability occurs. It determines who to pay, how much to pay, when to start payments, and how long to pay. A Qualified Sick Pay Plan may help keep your coverage expense predictable, manageable and tax deductible.<sup>1</sup> The plan must be instituted prior to an employee becoming disabled. For further information, you should consult with your attorney and other advisors.

Another solution would be to offer your employees **supplemental disability income insurance**. Depending on the size of your company, MassMutual's state-of-the-art, private, secure website may be available to allow your employees the opportunity to explore coverage options and apply right online for an individual disability income insurance policy.

**We give you choices.** You can select the policy with the coverage features and premium cost that best fits the needs of your business.

### What would happen to your business if you or your partner became totally disabled?

A **buy-sell disability insurance policy** can provide the funds for the buy-out purchase of the insured's share of the business in the event of total disability. This reduces the business disruption and financial burden of buying out the disabled business partner and transitioning ownership.

### Can you handle the day-to-day expenses if you were unable to be there every day because of an illness or injury?

Who would help take care of monthly overhead expenses? A **business overhead expense disability insurance policy** can help by covering day-to-day business overhead expenses for up to two years. Benefits may also be available to pay the salary of a professional to do your job so your business keeps generating income even while you're unable to be there.

### What about the ability to save for retirement?

If you, your partners or employees become totally disabled before reaching retirement age, each of you may not only lose your ability to earn an income, but you may also lose the opportunity to accumulate additional funds for retirement. MassMutual can help you address this need.

## 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.

Built on more than a century-and-a-half of financial strength and customer service, MassMutual is a leading mutual life insurance company, providing a range of quality products — life insurance, disability income insurance, long-term care solutions, annuities and retirement planning products.

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## Assess Your Needs Today.

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal and business needs, and to learn more, please visit [www.MassMutual.com](http://www.MassMutual.com).

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Products are subject to state availability.

<sup>1</sup> The information contained in this brochure is being provided with the understanding that it is not intended to be interpreted as specific legal or tax advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give legal or tax advice. Individuals are advised to seek the guidance of their own personal legal or tax counsel.

Disability income insurance policies are issued by **Massachusetts Mutual Life Insurance Company**, Springfield, MA 01111. These policies have exclusions and limitations. For cost and complete details of coverage, please call your insurance agent or MassMutual at **1-800-272-2216**.

