



# Keeping the lights on

Disability Insurance Solutions for Business Owners

NOT FOR USE IN CALIFORNIA, FLORIDA, MASSACHUSETTS, AND NEW YORK.



The success of your business revolves around you. You drive your business forward — through planning, marketing, generating revenue, taking care of necessary business expenses such as payroll, utilities and rent. **Regardless of what your business tax return says, YOU are your business's most important asset.**

**But, what if a sudden illness or injury keeps you from the day-to-day running of your business?**

Your business expenses — including your employee's salaries — could go unpaid. How long could your business last without you? How do you prepare for the unexpected?

Massachusetts Mutual Life Insurance Company (MassMutual®) can help you prepare with Business Overhead Expense (BOE) Insurance. Our BOE policy provides benefits while you are disabled to help:

- Ensure continuity of your business; and
- Cover the day-to-day business overhead expenses for up to two years. This includes employee salaries, rent, leases, insurance premiums and utilities.

Don't let your potential absence — due to an unexpected injury or illness — impact your business's bottom line.

**Some key benefits available with MassMutual are:**

- Non-cancellable, guaranteed protection to age 65.
- Customizable policy to meet your specific needs.

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**Tax Considerations/Benefits to the Business**

- Costs/premium payments are deductible by the business.
  - The benefit payments are taxable, but are paying for business costs that are generally tax deductible.
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# Customize your policy

MassMutual offers the following six optional riders that may be added to enhance your overall BOE benefit:

- **Automatic Benefit Increase Rider (ABI)<sup>1</sup>**  
This rider increases your benefit by 3% each year for a five-year period.
- **Additional Monthly Benefit Rider (AMBR)**  
This rider can be used to cover special expenses with a shorter duration than the traditional expenses insured by the base contract (e.g. a loan payment).
- **Future Insurability Option Rider (FIO)**  
This rider allows the insured to increase the amount of monthly BOE coverage on an annual basis as his/her business expenses increase subject to financial insurability.
- **Income Protection Rider (IPR)**  
This rider provides income protection for you — the business owner — not the business, in the event of total disability.<sup>2</sup>
- **Partial Disability Rider (PDR)**  
This rider provides a disability benefit if the insured, while still disabled, is able to return to work at his/her regular occupation but in a reduced capacity.
- **Professional Replacement Expense Rider (PRER)**  
This rider will pay the salary of a person employed to perform the insured's duties during a total disability.

## Why MassMutual?

Since 1851, MassMutual has maintained a long-term focus, providing the strength and stability policyowners expect. Disability income insurance benefits have been provided since 1965, and have helped many people in their unexpected time of need.

Our mutual company structure enables us to manage with the long-term interests of our policyowners and customers in mind, and aligns the Company's interests with those of our policyowners. When working with MassMutual, you can be confident that we will be there to honor our commitment to you.

<sup>1</sup> Not available in PR.

<sup>2</sup> Not available if any other Disability Income Insurance coverage is in force.

All of the aforementioned riders, with the exception of ABI, are available at an additional cost.

# MassMutual

We'll help you get there.

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us.

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To help assess your personal needs and to learn more, please visit [www.MassMutual.com](http://www.MassMutual.com).

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The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

This policy [Policy Form BOE-99 and BOE-99(NC) in 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 insurance agent or MassMutual at 1-800-272-2216.

