

Your employees insure their life, their home, and their cars – but do they insure their ability to save for retirement?



INVEST

INSURE

RETIRE

You can't predict. You can prepare.®

MassMutual has an affordable approach that addresses this need. RetireGuard is not a retirement program, nor a substitute for one. Instead, it is a concept designed to help ensure your employees have funds available to them at age 65 to supplement their retirement.

With RetireGuard, you can stress the importance of retirement planning while creating an opportunity for your employees to continue contributing toward retirement in the event of total disability.

Key Benefits of RetireGuard

- Excellent additional coverage for executives
- Employer-pay and employer-endorsed options available
- Significant premium discounts (subject to approval)

RetireGuard is affordable!

Whether employer-endorsed or employer-paid, RetireGuard is a reasonably priced supplemental coverage that you can make available to all or a select group of your employees! Below is an example of RetireGuard costs:

Age	Annual Coverage Contributions	Estimated Monthly Cost*
25	\$ 6,000.00	\$ 11.87
30	\$ 9,600.00	\$ 17.13
35	\$13,200.00	\$ 23.76
40	\$20,400.00	\$ 41.31
45	\$18,000.00	\$ 44.64
50	\$34,992.00	\$100.08
55	\$30,000.00	\$107.30

* Estimated costs using MaxElect unisex rates with no PECL (Pre-existing Condition Limitation); based on multi-life sale of 21–100 individuals in the state of Connecticut. Rates subject to change.

Assumes professional/technical occupation class of 4A and a 180-day waiting period and benefit period to age 65.

The addition of riders, nicotine status and monthly billing option could increase costs.

Renewability, Cancellability, and Termination: We will not cancel the Policy, change its terms or increase the premiums. As long as the premiums are paid on time, we will continue coverage until the Expiration Date. The Policy also sets forth certain limits.

Waiting Period: The Policy does contain a Waiting Period. This is the period immediately following the start of Disability during which benefits do not accrue.

Medical Examination: A medical examination is required to apply for the Policy.

Exceptions, Reductions and Limits of the Policy: Regardless of the Maximum Benefit Period for all Policy and Rider Coverage, the Maximum Benefit Period is 24 months for each period of Disability caused or contributed to by a Mental Disorder. Coverage is not provided for a Disability caused or contributed to by normal pregnancy or childbirth.

The Policy does not cover hospital, medical or surgical expenses. We do not cover Disabilities caused or contributed to by war (declared or not declared).

We may suspend the Policy if the Insured enters active military service for 90 days or more. If the Insured is released from active duty within 5 years, you may restore coverage within 90 days of the Insured's release. We will not require Proof of Insurability.

The Policy does contain a provision which may not cover a Disability which is traceable to a condition existing prior to the effective date of the Policy.

How Does RetireGuard Work? A Case Illustration

Edward, age 35, begins contributing \$10,500 annually (\$875 per month) to a defined contribution plan, such as a 401(k). These contributions earn 8% compounded interest.

Normal Age Retirement

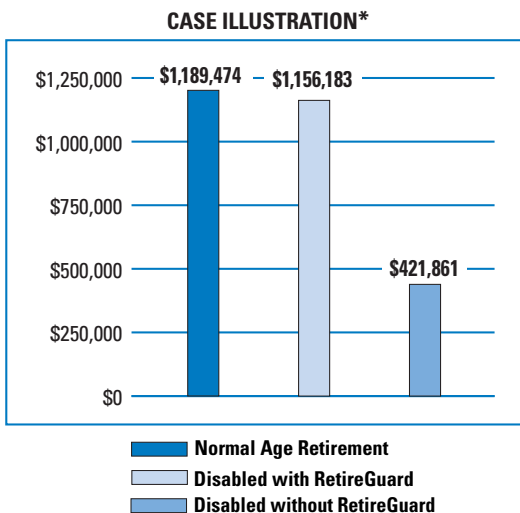
Edward makes 30 annual payments of \$10,500. At age 65, his retirement fund totals **\$1,189,474**.

Disabled with RetireGuard

Edward becomes totally and continuously disabled at age 40 with RetireGuard. Prior to disability, Edward made five annual payments of \$10,500. Beginning 180 days after disability, monthly RetireGuard payments of \$875 are paid into a trust account. At age 65, his retirement fund totals **\$1,156,183**.

Disabled without RetireGuard

Edward becomes totally and continuously disabled at age 40. Prior to disability, Edward made five annual payments of \$10,500. No further payments are made after disability strikes and the plan is interrupted. At age 65, his retirement fund totals (without RetireGuard) **\$421,861**.



This is a hypothetical example and does not reflect the return of any particular investment or any tax rate assumptions.

RetireGuard® as stand-alone coverage requires a non-cancelable disability income contract (Rad RetireGuard as a rider is available at an additional cost. RetireGuard is not a retirement or pension plan. Trust assets are not paid into an employer established retirement plan. RetireGuard is not a Company (MassMutual). For costs and complete details, please contact your MassMutual representative. Radius (Policy form XL-IS-92, XL-AS-92, XL-GS-92 and XL-IS-92 (NC), XL-AS-92 (NC), XL-GS-92 (NC) in North Carolina) are disability income insurance policies issued by Massachusetts Mutual Life Insurance Company.

Why MassMutual?

Most 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. Massachusetts Mutual Life Insurance Company (MassMutual) has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need. We are ranked among Fortune's "Most Admired Companies" in our industry category (*according to Fortune Magazine, March 6, 2006*).

MassMutual Financial Group is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and is comprised of member companies with more than \$395 billion in assets under management¹ as of December 31, 2005. We are a global, growth-oriented, diversified financial services organization providing life insurance, annuities, disability income insurance, long term care insurance, retirement planning products, structured settlement annuities, trust services², money management, and other financial products and services.

For more information, contact your representative or visit www.massmutual.com or www.halfapaycheck.com to use our customizable RetireGuard calculator.

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.halfapaycheck.com or www.massmutual.com/halfapaycheck.

1 Assets under management include assets and certain external investment funds managed by our subsidiaries.

2 Trust services provided by The MassMutual Trust Company, FSB.

ius® or MaxElect) to be issued to the participant of a defined contribution plan. on plan nor a substitution for such a program. Trust assets may be tax-deferred depending retirement plan. Radius and MaxElect are issued by Massachusetts Mutual Life Insurance representative or call MassMutual at (800) 272-2216.

L-GS-92 (NC) in North Carolina and MaxElect (Policy form XLS-ME-04 and XLS-ME-04 al Life Insurance Company, Springfield, MA 01111-0001.



Have you ever considered the impact a disability would have on your employees' ability to save for retirement?

Did you know that individuals are more likely to become disabled than to die during their working years?*

A typical disability income insurance protection policy or group long-term disability plan can help your employees pay day-to-day expenses ... but often neglects contributions to their retirement plan.

You have already invested heavily in your greatest asset – your employees. When it comes to your retirement savings benefits, you have probably spent a considerable amount of time and effort educating them on the importance of retirement savings. But, have you ever considered the impact a disability would have on their ability to save for retirement?

*Source: Society of Actuaries 1985 CIDA Table



Massachusetts Mutual Life Insurance Company
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www.massmutual.com

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MassMutual Financial Group is a marketing
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