

Managing your business is your business. Helping you prepare for life's unexpected events is ours.

As a professional business owner, it all rests on your shoulders. In the event of an accident or injury, it can also rest on ours. MassMutual develops, sells, manages and services a portfolio of disability income insurance products that can help cover your operating costs, provide the funds for small business partnership buy-outs, replace a portion of lost earnings, provide return-to-work benefits and/or help protect your or your employees' ability to make retirement contributions.

Can you handle day-to-day expenses in the event of a disability? Who would help take care of monthly overhead expenses? MassMutual's disability income insurance can help by covering day-to-day business overhead expenses for up to two years.

What if you or your business partner became totally disabled? MassMutual's disability income insurance can provide the funds for the purchase of the insured's share of the business in the event of total disability.

What if you are fully recovered and back to work, yet your personal income hasn't fully recovered? With our Recovery Benefit, we can help you recoup a portion of that lost income until you rebuild your client base. Unlike other DI carriers that limit recovery payments to up to 3 years,¹ MassMutual's recovery benefit is available to you for as long as you need it – up to your policy's maximum benefit period. It's just another way MassMutual brings value to professionals.

What about the ability to make retirement contributions? 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.

You can't predict. You can prepare.SM

As the second-largest seller of individual disability income insurance,² MassMutual supports people during the financial and emotional stress of a disability as the result of an accident or illness and helps them transition back to the work environment. A marketing designation for Massachusetts Mutual Life Insurance Company (MassMutual), MassMutual Financial Group – comprised of member companies with over \$234 billion in assets under management as of December, 2001 – is a global, growth-oriented, diversified financial services organization providing life insurance, annuities, disability income insurance, long-term care insurance, retirement planning products, trust services, money management, and other financial products and services.

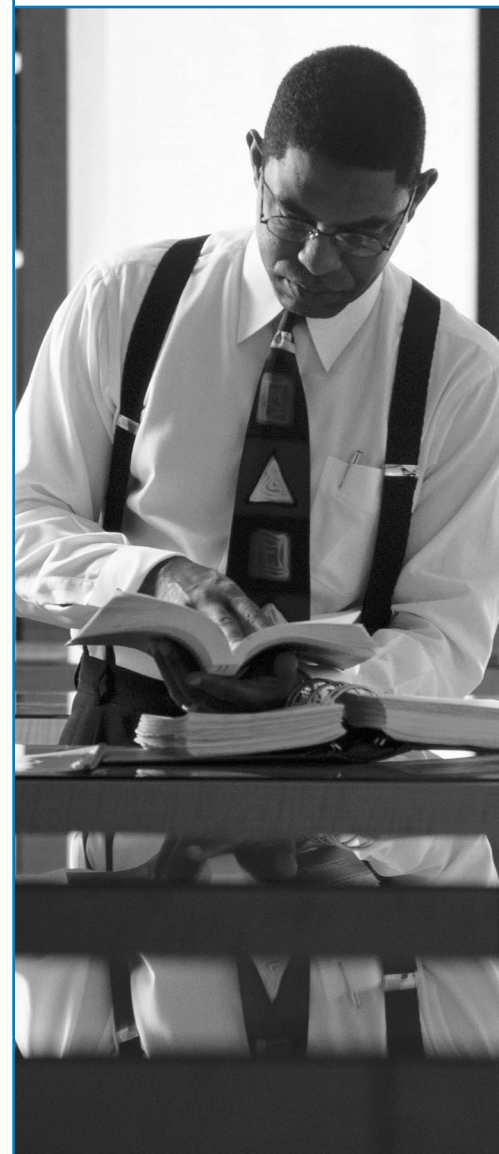
For more information, please visit www.massmutual.com.

¹ UNUMProvident, Northwestern Mutual and MetLife Plus limit benefits to 12 months. Principal and MetLife can offer up to 3 years for select occupations. MassMutual is not responsible for the performance of these companies, or their products.

² Source: 2000 LIMRA International Annual Individual (non-cancelable) Disability Income Issue Survey (in terms of number of policies)



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