MassMutual
Strategic Distributors

Expanded DI Opportunities

We’ve made significant enhancements to our Disability Income Insurance (DI) offerings—giving financial professionals more power to protect their clients and grow their business. From newly increased coverage for physicians to updated limits for top professional classes, these enhancements are designed to help serve more clients, more effectively.

WHAT'S NEW

Up to 50% Higher I&P Limits for Physicians

Our physician classes now qualify for up to 50% more DI protection. Whether financial professionals are working with new residents or established specialists, they can now offer stronger coverage.

Expanded Limits for 5A and 4A Occupation Classes

More coverage means better protection. These high-value occupation classes now benefit from increased limits, giving clients greater income protection options.

Higher Limits for Starting Professionals

We’ve increased our DI Issue and Participation (I&P) limits within our Starting Professionals Program, by an average of **22% for Attorneys, CPAs, CRNAs, Doctors, Engineers, Nurse Practitioners, and MBA Students** to help better serve future high-earning clients.

In addition to these increases, Group Long Term Disability (GLTD) coverage will no longer be considered when determining the amount of available coverage for physicians and dentists applying under the Starting Professional Program during their first 2 years in professional practice.

New Dental Occupation Class Added

While we are not changing the rates of the dental occupations currently, the addition of 4D and 3D classes position us to make better strategic refinements in the future.

NEW YORK Occupational Class Upgrades

We know identifying the right opportunities is the key to success in DI. That’s why we’ve taken a deep dive into the market, analyzing data and trends to uncover and upgrade over 50 occupations that are prime candidates for individual DI.