

New year, new MassMutual DI Underwriting enhancements

We wanted to make assessing occupation classes easier, so we **enhanced our business owner and executive disability income (DI) insurance underwriting programs**. Additionally, we **enhanced our W-2 to 1099 contractor program** so you are able to use income from your previous employer.*

Business owners (except medical/dental professionals or those in a new business or profession) may qualify for enhanced occupational classification and coverage at a lower cost:

Business owners, whether or not they are listed in the Occupational Underwriting section of the MassMutual DI Reference Manual ([DI1075](#)), will be eligible for the program provided they work full-time, year-round and meet the following criteria:

Years as Owner	Manual Duties or On-site %	Percentage of Sales	Percent of Ownership	Income Needed For 2 years	Number of Employees	Occupational Class
5 years	<10%	<20%	20% minimum	\$50,000+	5 or more	3A
				\$100,000+	5 or more	4A
				\$150,000+	10 or more	5A
				\$250,000+	10 or more	5A/3

Occupations not eligible for this program:

- Medical professions
- Dental professions
- Individuals working from home
- Individuals engaged in a profession or occupation deemed uninsurable.

Review the [DI Underwriting criteria for the Business Owner Program \(DI1117\)](#).

Business executives (except practicing medical/dental professionals or those in a new business or profession) may qualify for enhanced occupational classification and coverage at a lower cost:

Employees of a business that has been in existence for at least 5 years and is financially sound, and meet the following criteria are eligible for the program.

Years as Experience	Manual Duties or On-site %	Percentage of Sales	Income Needed ¹ For 2 years	Occupational Class
5 years	<10%	<20%	\$150,000+	4A
			\$175,000+	5A
			\$250,000+	5A/3

Occupations not eligible for this program:

- Practicing medical professions
- Practicing dental professions
- Individuals engaged in a profession or occupation deemed uninsurable.

Review the [DI Executive Underwriting Program \(DI1116\)](#).

New self-employed 1099 contractors experienced in the same occupation may qualify for individual DI in accordance to their historical W-2 earnings.

- Must be self-employed within the past 12 months in similar occupation.
- Must be actively at work a minimum of 30 hours per week.
- Must submit the most recent W-2 or paystub with year-to-date figure.

For these instances, MassMutual will use a percentage of the most recent W-2 earnings to determine the eligible monthly benefit amount for new 1099 contractors.

Physicians and Dentists	All Other Occupations
80%	75%
of the prior W-2 earnings	of the prior W-2 earnings

Review the [1099 Employees underwriting guidelines \(DI1115\)](#).

We thank you for your partnership and the opportunity to earn your business. Reach out to our dedicated [MMSD DI Sales Team members](#) for exceptional value, tailored services, and thought leadership.

FURTHER INFO:

- Please refer to the [DI Reference Manual \(DI1075\)](#).
- Contact your [MMSD DI Sales Team](#).

- Go to the [MMSD DI Marketing Hub](#) for resources.



** MassMutual reserves the right to discontinue underwriting programs at any time.*

¹ Refer to specific industry for incomes below \$150,000.

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