

MMSD Underwriting



Take a look at this month's underwriting updates for Life and Disability Income Insurance.



Expanding Coverage Choices for HIV-Positive Applicants

MassMutual's life insurance now includes an option for HIV-positive clients, as part of ongoing improvements to our underwriting guidelines. By offering more choices, we are updating our guidelines, enhancing our competitiveness, and making it easier to do business with us.

[LEARN MORE](#)



DI Starting Professionals Program

We are pleased to share an average increase of 22% in the Disability Income Insurance Issue and Participation (I&P) limits within the Starting Professionals Program — designed to better serve our future high-earning clients.

[ACCESS NOW](#)



Impact of Active Military Case Clinic

Did you know that there are about 1.1 million active-duty military personnel currently serving in the U.S., with the Army representing most members? See how an Army service member was eligible for Whole Life 100 coverage.

[READ ON](#)

MMSD Underwriting Uncovered: Navigating Impairments

[Register today](#) for our next webinar hosted by our Life Underwriting team on the topic: **Nicotine, Vaping, Cigars & Chews**, on **Wednesday, July 9th at 2PM ET**.

For more information, reach out to your [life](#) and [disability income](#) insurance Managing Directors and Internal Wholesalers today. To contact the Underwriting or the Advanced Sales teams, please call us at **1-800-601-9983**, or visit our [MMSD Underwriting Hub](#).

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