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# Express DI Enhancements

MassMutual<sup>®</sup> is making it easier for financial professionals to help clients obtain the coverage they need. Through our [Express DI Underwriting](#) program, applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with **fewer requirements**.

To further help, we are enhancing the program by raising the threshold for Radius Choice<sup>®</sup> **Financial Requirements**:

- We no longer require financials for Non-Owner/W2 Employees up to \$10,000 of monthly benefit.
- Business owners remain up to \$6,000 of monthly benefit without financials.

See all the Express DI Underwriting Guidelines below:

**Express DI Underwriting**

MassMutual<sup>®</sup> is making it easier for your clients to obtain the coverage they need. Through our Express DI Underwriting program, applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with fewer requirements.

You simply submit a completed fully underwritten application. Eligible applicants will be identified during the underwriting process. You should also indicate in the detail section of the application that the insured is a candidate for the Express DI Underwriting program. MassMutual will request Medical Information Bureau (MIB) Address, Credit Check and any applicable (CIB) checks.

This program applies to Radius and Radius Choice non-owners and Right to Apply submissions for BOE. Apply to non-business submissions only.

EXPRESS DI UNDERWRITING GUIDELINES	
Radius and Radius Choice	Business Overhead Expense (BOE)
Age	18 to age 65
Annual Income	At least \$10,000
Occupier Class	36 and above
State Residency	At least one month of Florida Res.
Maximum Monthly Benefit	\$10,000*
Maximum Business Overhead Expense	\$40,000
Benefit Period	48
Waiting Period	48
Application	Fully completed ADO application and: - \$10,000 - \$10,000 - CIB or CIB† - \$1,000 - \$10,000 - Tax CIB†
Financial Requirements	Fully completed ADO application, CIB and CIB† requirement
Employees non-owners	
Business Owners	
Financial Requirements	
	- \$10,000 - \$10,000 Financial requirements needed
	- \$1,000 - \$10,000 Partial Financial requirements

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\* Maximum monthly benefit is subject to a maximum of 75% of the insured's annual net earned income. The maximum monthly benefit may not exceed \$10,000 per month. The maximum monthly benefit may not exceed 75% of the insured's annual net earned income. The maximum monthly benefit may not exceed \$10,000 per month. The maximum monthly benefit may not exceed 75% of the insured's annual net earned income.

† Tax CIB is required for BOE applications. CIB is required for DI applications. CIB is required for DI applications. CIB is required for DI applications.

Easily [share the Express DI Program Flyer](#) with your Financial Professionals by simply filling in the attached Outlook template with your contact information.

For more information on our disability income insurance solutions, please contact your [DI Managing Director or Internal Wholesaler](#), or visit our [DI Digital Hub](#) for more information. We are dedicated to delivering to you an exceptional combination of value, tailored services, and thought leadership. Thank you for your partnership.

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Radius Choice (policy form XLIS-RC-15 et al., XLIS-RC-16(FL) and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Business Overhead Expense [policy form BOE-I-92 in California, DP181-9200 in Florida and New York, BOE-99(NC) in North Carolina and BOE-99 in other states] is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.



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