



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% of the prior W-2 earnings | 75% 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)**.
- 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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