

Running a Disability Income (DI) Insurance Illustration

Reference Sheet

What is a Disability Income (DI) Insurance Illustration?

An insurance illustration is an important tool that enables you to demonstrate how our products work to help your prospect better understand how insurance can be the foundation of their financial security.

As a reminder, output from the illustrations software is only as good as the information that goes into it. Use information that you obtained from the prospect during Fact Finding when running your DI insurance illustrations. Don't use hypothetical numbers as they will produce an inaccurate case analysis.

There are two general types of Illustrations:

Type	Description	When to use
Pre-Sale	A report for new sales that is designed to show the costs, potential benefits and potential performance of owning a disability income insurance policy over time.	Use with prospects to assist in determining the appropriate insurance solution to meet their needs or with existing clients that need additional coverage and want to purchase a new policy.
Inforce	A quote for existing clients who have already purchased a MassMutual DI Insurance policy and would like to see how changes such as an additional rider, increased coverage or decreased coverage, would impact the premium going forward.	If you have a need to run Inforce DI illustrations please contact the Customer Service Center (1-800-767-1000, ext. 40662) to request that quote. Inforce policy changes cannot be quoted within the DI Sales Illustration system.

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Types of Pre-sale illustrations

Individual: For use with individuals or business needs

Multi-Life: For groups of three or more business employees or students

When you run these illustrations, knowing which type of premium payment that best suits your prospective client will be helpful. The table below shows the premium payment options, their availability and a description.

Type	Description
Level	<ul style="list-style-type: none">• The premium payment will remain the same throughout the life of the policy.
Graded	<ul style="list-style-type: none">• For applicants who are 35 years of age or younger• Less premium is paid in the early years• May result in a higher overall cost than a level premium structure over the life of the policy• State availability may vary

For more information on level and graded premiums review the information on page 4 of the [It's time to envision your future.](#)

Starting Professional Program

Certain applicants in their final stages of training, or in the first two years of professional practice, may be eligible for special issue limits based on anticipated income.

For more information review [Starting Professional Program](#), which includes details on guidelines and limits.

The DI Sales Illustration System (SIDI)

SIDI is the DI pre-sale illustration system. This system allows you to run both individual and multi-life illustrations, as well as enables you to model advanced concepts.

You can access the illustrations tool from the New Sales tab drop down menu in Fieldnet by clicking on [Illustrations & Proposals](#).

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Individual Illustrations

Individual Illustrations are run using the DI Sales Illustration system to calculate an individual policy's cost and values over time.

The following are the products that are available:

- Radius ChoiceSM
- Radius[®]
- Radius with RetireGuard Rider
- RetireGuard (standalone policy)
- BOE
- Buy-Sell

If the product or rider your client needs isn't available in your state please contact the Sales Desk for options.

Multi-life and Other Business Illustrations

Individual Illustrations are run using the DI Sales Illustration system to allow you to combine policies for a group discount. The individuals in a multi-life policy must fit certain criteria to be eligible.

The following are the products that are available:

- Radius ChoiceSM
- Radius[®]
- Radius with RetireGuard Rider
- RetireGuard (standalone policy)
- BOE
- Buy-Sell

If the product or rider your client needs isn't available in your state please contact the Sales Desk for options.

Inforce Illustration Support

If you have a need to run Inforce DI illustrations you will need to contact the Inforce desk in order to get help making those changes. Inforce policies cannot be run within the DI Sales Illustration system. The Inforce desk can be reached by phone at 1(800) 767-1000 ext. 40662.