

# A Physician's Income Protection Reality



**12 Years**

of investment in education and training to become a doctor.



**\$207,003**

Average Medical School Debt<sup>1</sup>



**\$6,000,000**

\$200k salary of a 35-year-old Physician retiring at age 65.



**30%**

Chance of getting into medical school with a GPA between 3.4 and 3.6<sup>2</sup>



**25%**

Chance of a 20-year old becoming disabled before reaching age 67<sup>3</sup>



**4 Years**

Average duration for all MassMutual DI claims based on claims incurred from 1986 – 2020<sup>4</sup>

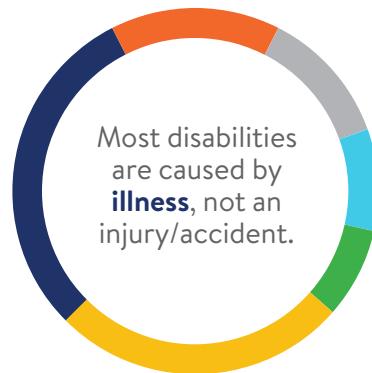
## Leading causes of a disability<sup>5</sup>



**Muscle/Bone Disorders 29.7%**



**Neoplasm 14.8%**



**Injuries 12.3%**



**Mental Disorders 8.6%**



**Cardiovascular 8.1%**



**All Other 26.5%**

### Radius Choice<sup>®</sup>

Disability Income Insurance Can Help You Protect Your:



Income



Own Occupation



Medical School Debt<sup>6</sup>



Future Salary Increases



### MassMutual



Some of the **highest financial strength** ratings<sup>7</sup> of any company, in any industry.



**Protecting**

**257,000** DI policyowners<sup>4</sup> as of year end 2020



**\$5,130,000,000**

total DI benefits paid to MassMutual policyowners<sup>4</sup> 2005-2020

<sup>1</sup> AAMC Medical Student Education: Debt, Costs, and Loan Repayment Fact Card October 2020.

<sup>2</sup> Association of American Medical Colleges – 2019.

<sup>3</sup> Social Security Administration, Fact Sheet, 2021.

<sup>4</sup> Data is for all disability income insurance policies issued by MassMutual.

<sup>5</sup> Integrated Benefits Institute, Health and Productivity Benchmarking, 2017 Long Term Disability, September 11, 2018.

<sup>6</sup> A Student Loan Rider is available at an additional cost on a Radius Choice policy. The rider is not available in New York.

<sup>7</sup> Financial strength ratings are as of 9/1/2021: A.M. Best Company: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); Standard & Poor's: AA+ (Very Strong). Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Ratings are subject to change.

Radius Choice (policy form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain states including North Carolina) is a disability income insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Policies have exclusions and limitations. For costs and complete details of coverage, please call your insurance agent or MassMutual at **1-800-272-2216**.

**New York policies:** This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 51.0 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

