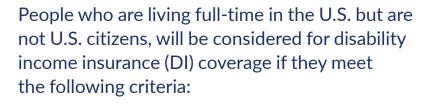
.... MassMutual

Non – U.S. Citizen DI Underwriting Guidelines



- Occupational Classes: 5A, 5P, 4A, 4P, 3A and 3P
- Plans to remain in U.S.
- No frequent foreign travel
- Suggested But Not Required
 - Owns personal assets in U.S.
 - Has established healthcare provider in U.S.

For consideration, the Foreign Travel Supplement (F6290) form must be submitted at time of application.

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MassMutual reserves the right to change the underwriting guidelines at any time.

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA, 01111-0001.

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