

**Insurance Solutions**  
for Breast Cancer Survivors



Finding protection for  
your family should be the  
least of your challenges.

Insurance Strategies



**MassMutual**  
supports the cause



**CATALIST**  
HEALTH | WEALTH



**For more than 45 years, we've been providing protection for breast cancer survivors — and those who love them**

Massachusetts Mutual Life Insurance Company (MassMutual) has been proudly providing insurance coverage for breast cancer survivors since 1964. Today, thanks to the continuous evaluation of our underwriting guidelines, we believe more survivors than ever are qualifying for coverage with shorter waiting periods and lower premiums.

We work to ensure that the benefits of the most up-to-date diagnostic and treatment advancements are considered. As you take the next step in your journey, you can be assured that MassMutual will help you explore your various coverage options.

## Providing financial security today

MassMutual's insurance coverage can help provide the following "living benefits" for you and your family:

- Whole life insurance products (as long as the policy is in force) offer a guaranteed, cash value accumulation, which is tax-deferred and can be borrowed for any purpose. With supplemental retirement income, educational funding and a source of funds for emergencies, these products can offer comfort for you during your lifetime.<sup>1</sup>
- Term life insurance products offer death benefit coverage for a specified time frame and can provide policy owners with the ability to convert the policy during the conversion period to a permanent MassMutual policy, regardless of changes in the insured's health.
- Disability income insurance benefits can help pay your mortgage or rent, medical bills and other expenses, if you are too sick and cannot work.

A lengthy, chronic healthcare issue can affect so many parts of your life: from placing caregiving burdens on your family and potential asset depletion, to fulfilling your desire to live independently. A MassMutual professional will work with you and those closest to you to develop a strategy to address these concerns.

## Protecting your family over the long term

Usual Medical Underwriting Requirements:

- Abbreviated medical examination (breast and gynecologic exams not required)
- Blood and urine studies
- Records from your physicians, to include:
  - Pathology and surgery reports
  - Records of any other treatment
  - Follow-up visits and mammograms

**To learn more, contact a MassMutual financial professional at [www.massmutual.com](http://www.massmutual.com)**

# Eligibility for coverage

For those currently in good health with no evidence of recurrent cancer, MassMutual uses the following general guidelines:

Coverage Guidelines for Breast Cancer Survivors				
Type of Cancer	When You Can Be Considered for Life Coverage	Life Contract Terms That May Be Available	When You Can Be Considered for Disability Income Coverage	Disability Income Contract Terms That May Be Available
Noninvasive cancer (Stage 0) Best cases	Upon completion of definitive treatment	Best premium rates possible	Upon completion of definitive treatment	Best premium rates possible
Noninvasive cancer (Stage 0) Other cases	One year after completion of definitive treatment	Temporary <sup>†</sup> (up to five years) or permanent additional premium	One year after completion of definitive treatment	Modified and with additional premium. After five years, best premium rates possible <sup>‡</sup>
Small Stage 1 tumors (1 cm or less in size)	Upon completion of definitive treatment	Temporary <sup>†</sup> (up to eight years) additional premium	Two years after completion of definitive treatment	Modified and with additional premium. After three years, best premium rates possible <sup>‡</sup>
Larger Stage 1 tumors (More than 1 cm in size)	One year after completion of definitive treatment	Temporary <sup>†</sup> (up to eight years) additional premium	One to three years after completion of definitive treatment	Modified and with additional premium. After seven years, best premium rates possible <sup>‡</sup>
More advanced tumors with up to 3 lymph nodes involved	Three to five years after completion of definitive treatment	Temporary <sup>†</sup> (up to seven years) or permanent additional premium	Three to ten years after completion of definitive treatment	May be eligible for disability income coverage
More than 3 lymph nodes involved	Ten years after completion of definitive treatment	Temporary <sup>†</sup> (up to seven years) or permanent additional premium	Ten years after completion of definitive treatment	May be eligible for disability income coverage

<sup>†</sup> If no permanent additional premium, temporary rating period followed by standard (not preferred) premium rates.

<sup>‡</sup> Consideration of better premium rates is subject to review of current medical evidence.

The above is a summary of MassMutual's general underwriting guidelines. Because each person's medical situation is unique, actual offers may vary depending on the specific factors involved.



## **Take care of yourself, and protect those who love you, too**

Facing breast cancer is enough of a challenge without having to worry about how your family will be protected if something happens to you.

At this time, there are about 2.5 million breast cancer survivors in the United States. Thanks to early detection and improved treatment options, that number is rising every day and more women are surviving breast cancer than ever before.\*

You deserve a team of professionals who understand the challenges you face, and can provide options to help you make good decisions for yourself and for your family.

\* Source: American Cancer Society, Detailed guide: Breast Cancer [www.cancer.org](http://www.cancer.org), updated May 2009

<sup>1</sup> Distributions under a policy (including cash dividends, withdrawals and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (the cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty.

Access to cash values through borrowing, withdrawals or partial surrenders can reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

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