The Disability Income Insurance policy, specifically the Radius Choice® and RetireGuard® plans, has undergone significant upgrades to enhance coverage for over 50 occupations, allowing for potential savings for clients. The upgrades primarily involve a reclassification of occupational classes from 5A/3 to 5A/5 for various high-earning professions, including Account Executives, Attorneys, and Engineers, among others. Additionally, occupations such as Claims Examiners and Guidance Counselors have been upgraded from class 4A to 4A/3, while other roles like Social Workers and Nurse Practitioners have seen upgrades to class 5A. The policy also includes specific income thresholds for certain occupations to qualify for higher classifications, ensuring that professionals earning above specified amounts can benefit from enhanced coverage. The policy is issued by Massachusetts Mutual Life Insurance Company and is not intended for use in New York or with the public, emphasizing its exclusivity for financial professionals. For further inquiries, underwriting assistance is available through a dedicated contact number.