

# Keep pace with their future

Radius Choice® Individual Disability Income (DI) Insurance

Comparison Guide: Benefit Increase Rider (BIR) & Future Insurability Option Rider (FIO)

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# BIR & FIO Riders<sup>1</sup>

Most likely, your clients' vision of the future has them earning more income tomorrow than they do today. Their DI insurance policy should be designed to keep up with increases in income.

Radius Choice offers two options to help protect your clients' future earnings increases:

- Benefit Increase Rider (BIR)
- Future Insurability Option Rider (FIO)

Each of these options helps make additional coverage available and keeps the DI protection up-to-date by providing them with the ability to increase the monthly benefit amount without proof of medical insurability. (They cannot be disabled, must be working full time and financial underwriting is required.)

Simply put, as your clients' income increases, they can elect to raise the amount of their monthly disability coverage to more closely align with their current salary.

Although these riders provide additional coverage opportunities, there are several important differences. This side-by-side comparison provides summaries of both riders to help you assess which one will meet your clients' needs.

<sup>1</sup> Due to the Maximum Issue Limits applicable to the BIR and FIO riders for Radius Choice policies, the following restriction applies: An Insured is eligible for coverage under either the BIR or the FIO on one (1) Radius Choice policy. An Insured with multiple Radius Choice policies will not be eligible for any additional BIR or FIO riders



# RIDER COMPARISON

	BENEFIT INCREASE RIDER (BIR)	FUTURE INSURABILITY OPTION RIDER (FIO)
<b>Overview</b>	This Rider allows the policyowner to increase the amount of monthly disability coverage as the insured's income increases so long as the insured financially qualifies, is actively at work and is not disabled. This Rider must be renewed every 3 years in order to remain in force. If the rider terminates, it cannot be added back on to the policy.	This Rider allows the policyowner to increase the amount of monthly disability coverage as the insured's income increases as long as the insured financially qualifies, is actively at work and is not disabled.
<b>How it Works</b>	To keep the rider in-force until age 55, every three years: <ul style="list-style-type: none"> <li>• The insured must submit an application, including financial documentation; and</li> <li>• The insured accepts at least 50% of the increase in coverage for which he/she qualifies, if any.</li> </ul> The BIR will terminate if either: <ul style="list-style-type: none"> <li>• The application, including required financial documentation, is not received within 100 days of the coverage end date; or</li> <li>• The insured accepts less than 50% of the increase in coverage.</li> </ul>	At issue, the FIO creates a pool of benefits which will be available during annual option periods to increase coverage. The insured can submit an application and required financial documentation to add monthly benefits from the FIO pool to the policy during any annual option period until age 60. The insured's application for an increase may be accepted, declined or counter offered by underwriting.
<b>Issue Ages</b>	18–52	18–55
<b>Availability</b>	Available at issue only.	The insured may elect the FIO at the time of the application or apply for it at any time while the policy is in-force.
<b>Fees and Charges</b>	<b>There is no cost for this Rider.</b> However, the premium for the base coverage will increase whenever the BIR benefit is applied for and accepted.	<b>There is an additional cost for this Rider.</b> In addition, the premium for the base coverage will increase whenever an FIO benefit increase is applied for and accepted.
<b>Exercise Periods</b>	The completed application must be received 100 days prior to the coverage end date for this rider and any requested supplementary information no later than 40 days prior to the coverage end date for this rider.	The application must be received within 90 days before the option date.
<b>Additional Requirements</b>	Must be actively at work and not disabled.	Must be actively at work and not disabled.
<b>Maximum Increase Amount</b>	The amount financially qualified for, not to exceed our published I&P limits at time of exercise.	The amount financially qualified for, not to exceed our published I&P limits at time of exercise, unless I&P limits at time of original issue are more favorable. The following caps apply: <ul style="list-style-type: none"> <li>• Attained Age 18–45: 3x base benefit</li> <li>• Attained Age 46–50: 1x base benefit</li> <li>• Attained Age 51–60: 0.5x base benefit</li> </ul>
<b>Off Cycle Increases</b>	The Additional Benefit Option allows policyowner to apply for an increase outside of their renewal option period in the case of certain qualifying events. <sup>2</sup>	The option date may be changed due to a life event.
<b>Occupation Class Used for Increases</b>	Uses the occupation class at the time of the increase.	Uses the occupation class at the time of increase or original issue- whichever results in more favorable rates.

<sup>2</sup> The Additional Benefit Option is not available on BIR in CA, DC, and NY.

Radius Choice (policy form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company.

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.

