

Additional Benefit Option

The Additional Benefit Option (ABO) is a built-in option in the Benefit Increase Rider (BIR)

The insured may apply for an increase in Coverage(s) no later than 6 months prior to the Coverage End Date of this Rider if the Insured satisfies one of the following qualifying events:

1. The Insured's current employer has discontinued offering group long term disability insurance (or has reduced the benefit amount) and does not plan to offer similar insurance for at least 36 months.
2. The Insured changes employment and the Insured's new employer does not offer group long term disability insurance benefits within 36 months of the start date of the Insured's new employment. The Insured must have had group long term disability insurance benefits with the prior employer when employment ended.
3. The Insured has had at least a 30% increase in Income.
 - Currently, we require the insured to be receiving the 30% increase in income as the qualifying event and must apply within 90 days of that increase.
 - In addition to this we will now accept the following as a form of the 30% increase.
 - A fully executed Employment Contract within 90 days of signing
 - Within 90 days of the Employment Contract effective date



To apply for an increase in Coverage(s) the insured must submit a completed application within 90 days of a qualifying event.

A copy of the signed Employment Contract will be required with the submitted application.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

Available with BIR 20 only. Not available for BIR 15.

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

