









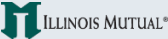


Increase Options Guidelines

Carrier	Application Timing	Frequency ⁴	Obtaining a Quote	Application	Minimum Increase	Maximum Increase	Policy and Premium	Termination of Rider
 Ameritas Future Increase Option (FIO)	31 days before and up to 31 days after the policy anniversary date	Annually	It may take 3-5 business days to receive a quote once requested ¹	Original policy issue state	\$300/month	The lesser of ½ originally issued base benefit or what the Insured qualifies for financially	Each increase becomes a new policy Premium for FIO rider on the base policy is reduced accordingly	When the full FIO pool has been exercised or after age 55
 Ameritas Benefit Increase Rider (BIR)	31 days before and within 6 months after the policy anniversary date	Every 3 years <i>Must apply at year 3 OR year 6 to keep the rider, regardless of financial eligibility for an increase</i>	It may take 3-5 business days to receive a quote once requested ¹	Original policy issue state	\$500/month <i>Must accept at least 50% of the approved increase to keep the rider on the policy</i>	Up to I&P Limits	Each increase is added to the base policy	After age 55
 Principal [®] Benefit Update (BU)	90 days before Target Date (aka 30 days before anniversary date) Must be submitted by the anniversary date	Every 3 years <i>Must apply to keep the rider, regardless of financial eligibility for an increase</i>	It may take 3-5 business days to receive a quote once requested ¹	Insured's current resident state E-app available	\$200/month <i>Must accept at least 50% of the approved increase to keep the rider on the policy</i>	Up to I&P Limits	Each increase is added to the base policy	After age 55
 Principal [®] Maximize Your Benefit Rider (MY)	Any time within the first 3 years. After year 3, may apply if Insured has had a Life Event or income increased by >20% year-over-year	N/A	It may take 3-5 business days to receive a quote once requested ¹	Insured's current resident state E-app available	\$200/month <i>Must accept at least 50% of the approved increase to keep the rider on the policy</i>	Up to I&P Limits	Each increase is added to the base policy	At age 50
 The Standard [®] Future Purchase Option (FPO)	60 days before and up to 30 days after policy anniversary date	Annually	It may take 1-2 business days to receive a quote once requested ¹	Either the original policy issue state or Insured's current resident state E-app available	\$100/month for Protector Essential and Protector+ \$200/month for Protector Platinum	Up to full FPO pool amount <i>Maximum available may reduce after age 41</i>	First increase becomes a new policy Additional increases are added to the 1 st increase policy	When the full FPO pool has been exercised or after age 55
 The Standard [®] Benefit Increase Rider (BIR)	60 days before and up to 30 days after the policy anniversary date	Every 3 years <i>Must apply to keep the rider, regardless of financial eligibility for an increase</i>	It may take 1-2 business days to receive a quote once requested ¹	Either the original policy issue state or Insured's current resident state ² E-app available	\$200/month <i>Must accept at least 50% of the approved increase to keep the rider on the policy</i>	Up to I&P Limits	Each increase is added to the base policy	After age 55
 MassMutual [®] Future Insurability Option (FIO)	90 days before the anniversary date Must be submitted by the anniversary date	Annually	It may take 3-8 business days to receive a quote once requested ¹	Insured's current resident state ³	\$100/month	Up to full FIO pool amount <i>Maximum available may reduce after age 41</i>	Each increase is added to the base policy	When the full FIO pool has been exercised or after age 60
 MassMutual [®] Benefit Increase Rider (BIR)	140 days before the anniversary date Must be submitted by 100 days prior to the anniversary date	Every 3 years <i>Must apply to keep the rider, regardless of financial eligibility for an increase</i>	It may take 3-8 business days to receive a quote once requested ¹	Insured's current resident state ³	\$100/month <i>Must accept at least 50% of the approved increase to keep the rider on the policy</i>	Up to I&P Limits	Each increase is added to the base policy	One exercise available after age 52, then rider terminates

Carrier	Application Timing	Frequency ⁴	Obtaining a Quote	Application	Minimum Increase	Maximum Increase	Policy and Premium	Termination of Rider
 Future Insurability Option Rider (FIO)	60 days before the anniversary date Must be submitted by the anniversary date	Every 3 years <i>Must apply to keep the rider, regardless of financial eligibility for an increase</i>	It may take 2-3 business days to receive a quote once requested ¹	Insured's current resident state	\$100/month <i>Must accept at least 50% of the approved increase to keep the rider on the policy</i>	Up to I&P Limits	Each increase is added to the base policy	After age 55
 Guaranteed Insurability Rider (GIR)	60 days before the anniversary date Must be submitted by the anniversary date	Every 2 years	It may take 7-10 business days to receive a quote once requested ¹	Insured's current resident state	\$200/month	Up to I&P Limits <i>Sum of all increases can't exceed original base policy benefit, including SDIR</i>	Each increase becomes a new policy	After age 60 (age-nearest)
 Guaranteed Insurability Option (GIO)	Any time once the Insured receives the GIO notice in the mail	Annually, but options must be exercised at least 2 years apart. Total of 5 options.	N/A GIO notice mailed to the Insured includes a quote	Insured's current resident state	\$100/month	\$600/month or maximum monthly benefit of the GIO rider	Each increase becomes a new policy New policy premium can be added to existing EFT	After age 55 or after all 5 options have been exercised

1. Obtaining a quote – Please provide financial documentation and details of all inforce coverage, including Group LTD
2. Standard BIR – Some state exceptions may apply
3. MassMutual Application – If Insured is in the military and is stationed outside the U.S. they may apply under their state of residence
4. Please contact Truluma for all Off-Anniversary Increase Option guidelines