

# Automatic Increases and Policy Renewals



A Simplicity Company

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Carrier	Rider and Product	Amount of Increase	Frequency	Renewability of Rider	Termination of Rider	Policy Renewals
	Automatic Increase Rider (AIR) <b>Dnamic Foundation</b>	4% Simple (rounded up to the next \$10)	Annually for up to 5 years	Every 5 years – must submit financial documentation with renewal application	Age 60 or when an annual increase has been refused	GR to age 65 – renewable annually for life if working 30+ hours per week
	Automatic Increase <b>Dnamic Cornerstone</b>	4% Simple (rounded up to the next \$10)	Annually for up to 5 years	N/A - Rider may not be renewed	After 5 increases have been accepted or when an increase has been refused	GR to age 65 or 67 (based on BP of policy) – renewable annually for life if working 30+ hours per week
	Future Benefit Increase (FBI) <b>Series 700</b>	Based on CPI-U – minimum of 4%, maximum of 10% Compounded	Annually for 6 years	Every 6 years – must submit financial documentation with renewal application	Age 55	GR to age 65 – renewable annually for life if working 30+ hours per week
	Annual Increase (AI) <b>Income Protector</b>	3% Compounded	Annually for up to 20 years or to Insured's age 50	N/A – rider does not need to be renewed	The 20 <sup>th</sup> Policy Anniversary, Age 50, or after 2 consecutive increase offers are refused	GR to age 65, 67, or 70 (based on BP of policy) – renewable annually for life if working 30+ hours per week
	Automatic Increase Benefit (AIB) <b>Protector Platinum</b>	4% Compounded	Annually for 5 years	Every 5 years – must submit financial documentation with renewal application	Age 60, or after 2 consecutive increase offers are refused	GR to age 65 or 67 (based on BP of policy) – renewable annually for life if working 30+ hours per week
	Automatic Increase Benefit (AIB) <b>Platinum Advantage</b>	4% Compounded	Annually for 6 years	Every 6 years – must submit financial documentation with renewal application	Age 60, or after 2 consecutive increase offers are refused	GR to age 65 or 67 (based on BP of policy) – renewable annually for life if working 30+ hours per week
	Automatic Benefit Increase (ABI) <b>Radius Choice 21</b>	The greater of \$50 or 3% of the Total Monthly Benefit	Annually for 5 years	Every 5 years – must submit financial documentation with renewal application	Age 55	GR to age 65 – renewable annually to age 75 if working 30+ hours per week
	Automatic Increase Benefit Rider (AIB) <b>Mutual Income Solutions</b>	4% Compounded	Annually for 6 years	Every 6 years – must submit financial documentation with renewal application	Age 56, or after any 2 increase offers are refused	GR to age 67 – renewable annually to age 75 if working 30+ hours per week
	Automatic Benefit Increase Rider (ABIR) <b>Century+</b>	5% of the original benefit	Annually for 5 years	N/A – rider does not need to be renewed	Once the base policy monthly benefit has increased to twice the original amount	GR to age 65 or 67 (based on BP of policy) – renewable annually to age 75 if working 30+ hours per week
	Automatic Increase Benefit Rider <b>Personal Paycheck Power</b>	3% of the original benefit	Annually for 5 years	N/A - Rider may not be renewed	The 5 <sup>th</sup> Policy Anniversary, Age 56, or when an annual increase has been refused	GR to age 67 – renewable annually to age 75 if working 30+ hours per week