



Guaranteed Insurability Rider

Insurance that fits for life

The Guaranteed Insurability Rider (GIR) gives you the option to increase your life insurance coverage at specific dates, regardless of your future health.

If you are under age 25, you may be able to increase your coverage by up to a total of \$1 million. The GIR is an excellent way to help meet your future coverage needs by locking in your insurability today.

Add to Your Coverage

This chart shows the specified option dates based on the age when the rider is issued. At each option date, you will have the ability to purchase life insurance up to the amount you selected at issue. This can be as much as twice your original policy face amount up to a maximum of \$125,000.

OPTION DATES

Age at Issue	Number of Option Dates	Age on Option* Anniversary Date
0-24	8	25, 28, 31, 34, 37, 40, 43, 46
25-27	7	28, 31, 34, 37, 40, 43, 46
28-30	6	31, 34, 37, 40, 43, 46
31-33	5	34, 37, 40, 43, 46
34-36	4	37, 40, 43, 46
37-39	3	40, 43, 46
40	2	43, 46

Options must be elected within 30 days of policy anniversary date.

*The insured may accelerate an option for marriage or becoming a parent.

Each option can be used to increase your existing policy coverage¹ or to purchase a new whole life, universal life, or variable universal life policy issued by Massachusetts Mutual Life Insurance Company (MassMutual®). Premiums for the additional insurance will be based on your age and the policies offered at the time the option is exercised. Increase options not exercised will be lost. However, you may continue to exercise your future options.

Increase Your Coverage Even if You are Totally Disabled

If you add the Guaranteed Insurability Rider and Waiver of Premium Rider to your policy, premiums for both the base policy and the GIR will be waived if you become totally disabled. If premiums are being waived at the time of an option date, you may continue to increase your coverage using the GIR. In this situation, the premium for the additional coverage purchased will also be waived.

The Guaranteed Insurability Rider, available for an additional premium, can be a great way for you to lock in the option to purchase more coverage in the future. The rider may be added to existing policies through the insured's age 40. However, if not elected when the base policy is issued, it will be subject to additional underwriting.

¹ If the inforce policy does not allow for face amount increases, a new policy will be issued for the additional coverage.

Any guarantees explicitly referenced herein are based on the claims-paying ability of the issuing insurance company.

Certain products and riders are available only in approved states. State variations may apply.

Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001 and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Enfield, CT 06082. C.M. Life Insurance Company and MML Bay State Life Insurance Company are non-admitted in New York.

Securities products and services offered through registered representatives of MML Investors Services, LLC, Springfield, MA 01111-0001 or a broker-dealer that has a selling agreement with MML Strategic Distributors, LLC, Springfield, MA 01111-0001. Both MML Investors Services, LLC and MML Strategic Distributors, LLC are subsidiaries of MassMutual.

