

AIB/FBI, BIR/BUR, FIO/FPO... THE LOWDOWN ON INCREASE OPTIONS



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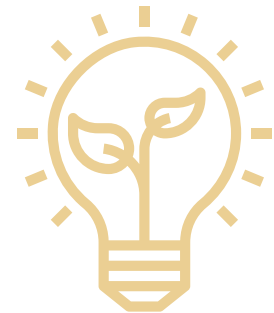
AIB: Automatic Increase Benefit (aka FBI: Future Benefit Increase)

- Built-in rider
- Automatically increases monthly benefit by 4% each year
- Meant to keep up with yearly increases in salary and inflation
- Premium increases as monthly benefit does
- Must renew rider after initial 6-year period (can apply for renewal until age 60)
- Rider will end after refusal of 2 consecutive increases



BIR/BUR: Benefit Increase/Update Rider

- Typically a built-in rider that allows policyowner to apply for benefit increase every 3 years with no medical underwriting (app and income documentation required)
- Eligibility usually involves a large increase in earnings (30-50%) or an involuntary loss of Group LTD
- Higher premium will reflect increased monthly benefit amount



FIO: Future Increase Option (also formerly FPO)

- Rider available for purchase
- Policyowner can apply to purchase additional coverage on policy anniversary date due to increased income
- No medical underwriting
- Increase application and income documentation required
- Higher premium reflects increased benefit

