



MMSD Bulletin

To: MassMutual Strategic Distributors (MMSD) Producers

Topic: Rider Premium Limits for MassMutual Whole Life ALIR and LISR

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Discard After: Hold indefinitely

	Category
	Administration
	Compliance
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General Information

MassMutual has premium limits for certain riders on the currently marketed products: Whole Life 10, 15, 20, Age 65, Age 100, High Early Cash Value, and Survivorship Whole Life, as well as on all in force Whole life products.

Due to the prevailing interest rate environment, in March of 2020, MassMutual implemented a \$1,000,000 premium limit for the Additional Life Insured Rider (ALIR) and for the Life Insurance Supplement Rider (LISR). These limits also apply to the

Survivorship Additional Life Insured Rider (ALIRS) and Supplemental Life Insurance Supplement Rider (LISRS) available on Second-to-Die Survivor Legacy policies.

If you have a case that exceeds these limits, please contact your [MMSD Life Managing Director](#) or the [MMSD Sales Desk](#) at 1-800-601-9983, option 1.

Frequently Asked Questions

Question	Answer
Are there limits on the amount of base premiums that may be paid?	No, there is no limit on the amount of base premium that may be paid (subject to underwriting).
Are there limits on the amount of premium that may be applied to the ALIR or LISR at policy issue?	Yes, the maximum total first year ALIR and LISR premium for all policies on the life of an insured may not exceed \$1,000,000.
Are there limits on the amount of premium that may be applied to the ALIR or LISR after policy issue?	Yes, the maximum total Renewal Year ALIR premium for all policies on the life of an insured may not exceed \$1,000,000 per year. However, due to ALIR flexibility rules, higher premiums may be permitted in some cases*. The maximum total Renewal Year LISR premium for any policy is the amount that would allow LISR to crossover and consist entirely of paid up additions.
Is there a limit on the maximum ratio of ALIR or LISR premiums to base premiums at policy issue?	Yes, the maximum ratio of ALIR/LISR to base premium is 20:1 for policies with a 1035 exchange, and 10:1 for all other policies.
Is there a limit on the maximum ratio of ALIR or LISR premiums to base premiums after policy issue?	Yes, the maximum ratio of ALIR to base premium is 10:1. However, due to ALIR flexibility rules, higher ratios may be permitted in some cases*. The maximum ratio limit of LISR is the ratio that would allow LISR to crossover and consist entirely of paid up additions.
Do limits exist for premium financing cases?	Yes, in addition to the \$1,000,000 premium limit, for cases involving premium financing, the maximum ratio of ALIR/LISR to base premiums is 1:1.
Are not-for-profit organizations limited?	Yes, case designs for not-for-profit organizations cannot include ALIR.

*For example, "stop and go" flexibility allows skipped payments to be made up in a subsequent year.



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