

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
Springfield, Massachusetts

FUTURE INSURABILITY OPTION RIDER

This Rider provides the opportunity to apply for additional benefits from time to time without Proof of Good Health other than proof that the Insured is not Disabled. We discuss Disability benefits in the Disability Benefits section of Your Policy. All definitions in the Policy apply to this Rider, unless otherwise specified.

General

This Rider is made a part of Your Policy in consideration of the application and premium payments. A copy of the application is attached to and made a part of Your Policy. If this Rider is issued after the Policy was issued, We will send new Policy Specifications.

Each additional benefit You buy under this Rider will provide Monthly Benefits for Disability.

The Waiting Period and the Maximum Benefit Period for each additional benefit will be the same as those provided for Total Disability Benefits under Your Policy.

Premiums

The premiums for this Rider are shown in the Policy Specifications. Premiums for this Rider must be paid along with premiums for the Policy. Each time You buy additional benefits, We will reduce the Rider premium. If You keep Your Policy In Force after this Rider terminates, You will no longer pay premiums for this Rider.

Option Periods

An Option Period is the time which begins 90 days before each Option Date and ends on that Option Date. Option Dates are shown in the Policy Specifications.

You may request a change in Option Dates by Written Request at the time the Insured has a significant life change. Significant life changes include marriage, birth or adoption of a child or children, purchase of a home, a change in employment that results in a loss of group long term disability insurance, or other similar life events, subject to Our approval. The change will be Effective on the next Monthly Anniversary following the date We approve Your request.

If the Policy and this Rider are reinstated, only Option Periods which occur after the date of reinstatement will be available.

The last Option Period will be the Option Period containing the Option Date on or immediately before the Insured's 60th birthday.

Other Riders

In addition to this Rider, Your Policy may have one or more of the following Riders:

- Cost of Living Rider
- Short Term Disability Benefits Rider
- Partial Disability Benefits Rider
- Extended Partial Disability Benefits Rider

Unless You request Us not to, We will increase coverage under the above Riders when You purchase additional benefits under this Rider.

Eligibility

To apply for additional benefits under this Rider, You must apply during an Option Period as specified in the Option Periods provision of this Rider. You may apply only once during each Option Period. Your right to apply for additional benefits will be postponed if during the Option Period the Insured is Disabled or is not actively working full-time at least 30 hours per week.

How To Apply For Additional Benefits

If requirements for eligibility have been met, You must apply in writing on Our form during an Option Period. We will not require Proof of Good Health other than proof that the Insured is not Disabled. We will not require proof of the nature of the Insured's occupation. We will require up-to-date information on:

- other disability income benefits in force or applied for; and

- the Insured's Income and Unearned Income.

We will then determine the total amount of additional benefits available based on Our Published Underwriting Limits and all disability income benefits in force or applied for, for the Insured. We may change these Limits from time to time. If We do, You may elect to use the Limits in effect when this Rider was purchased, or Our new Limits, if such Limits are higher than Our current Limits. Disability income benefits include those provided by:

- Us;
- any other insurance company; and
- the Insured's employer, including any salary continuation payments.

The additional benefits will be Effective on the Option Date, provided We approve the application and the premium due has been received at Our Home Office.

Each time You purchase additional benefits, We will send new Policy Specifications.

Maximum Amount

The maximum additional benefit that may be applied for during any Option Period is the Total Available Benefit for this Rider shown on the Policy Specifications page at the time You elect to apply for additional benefits.

Subject to the above limitation, the maximum additional benefit that may be applied for during any Option Period:

- prior to the Policy Anniversary on or next after the Insured's 50th birthday will not be less than the Monthly Benefit for Your Total Disability Benefit and each Rider attached to Your Policy which is mentioned in the Other Riders provision of this Rider.
- after the Policy Anniversary on or next after the Insured's 50th birthday will not be less than one-half the Monthly Benefit for Your Total Disability Benefit and each Rider attached to Your Policy which is mentioned in the Other Riders provision of this Rider.

Notwithstanding the above, the maximum additional benefit that may be issued during any Option Period is subject to Our published underwriting guidelines in effect at the time You elect to purchase additional benefits.

Minimum Amount

In order to buy additional benefits during any Option Period, the Insured must qualify for at least \$100 of Monthly Benefit.

Total Available Benefits

During all Option Periods, the total additional benefits purchased cannot exceed the Total Available Benefits initially shown in the Policy Specifications at the time this Rider was issued.

Premiums For Additional Benefits

The premiums for each additional benefit will be based on the table of premium rates We are using for new insurance on the date each additional benefit becomes Effective. We will base the premiums on the following:

- the insurance plan purchased;
- the Insured's Age on the date of the Option Date of the additional benefit; and
- the risk class of the Insured on the date this Rider became Effective.

Additional benefits will be issued on the same basis as the initial Policy. If We receive evidence that the Insured's risk class is more favorable at the time of application for additional benefits than it was when this Rider became Effective, We will use the more favorable risk class for the additional benefits.

Increasing The Total Available Benefits

You may apply to increase the Total Available Benefits during any Option Period prior to the Policy Anniversary on or next after the Insured's 55th birthday. We will require Proof of Insurability of the Insured.

The maximum amount of the Total Available Benefits may not exceed those available based on Our Published Underwriting Limits in effect at the time the Insured applies for a Total Available Benefits increase.

Premiums for the Total Available Benefit increase will be based on the table of premium rates We are using for new insurance on the date the increase becomes Effective.

The increase will be Effective on the Next Monthly Anniversary following the date We approve Your application.

Dividends

Each year We determine how much We may pay as dividends. We specify how dividends are based in the Dividends provision of Your Policy. We use the same procedure to determine the dividends We may pay on this Rider.

Time Limit On Certain Defenses

After two years from the date this Rider becomes Effective, only fraudulent misstatements in the application may be used to void this Rider or to deny a claim for a Disability that starts after the two year period.

After two years from the date any additional benefits or Rider change based on a subsequent application becomes Effective, only fraudulent misstatements in the subsequent application may be used to void or deny the additional benefit or Rider change.

Additional benefits purchased through this Rider and added to Your Policy and select Riders, as described in the Other Riders provision above, will be subject to the Pre-existing Condition Limitations of Your Policy and Riders.

Termination

This Rider will end on the earliest of the following dates:

- 31 days after the due date of any unpaid premium;
- as of the next premium due date upon Your Written Request;
- the date the Total Available Benefits shown in the Policy Specifications are reduced to zero;
- the Option Date on or immediately before the Insured 60th birthday;
- the Policy Expiration Date;
- the death of the Insured.

MASSACHUSETTS MUTUAL LIFE
INSURANCE COMPANY



PRESIDENT