

Question	Ameritas	Guardian	MassMutual	Ohio National	Principal	The Standard
When there is an increase to the existing policy with BU/FIO, process does the carrier guarantee the rate structure that was in place at the time of the original policy?	Yes, Ameritas guarantees the rates and the OCC class of the original policy at the time the FIO is exercised.	No, the rates used would be current rates, at the current age/state/residence.	No, each additional coverage purchased under this rider will be based on the table of rates used for new insurance considering attained age and occupation.	Yes, rates used will be those of the original policy.	No, the rates used would be current rates, at the current age/state/residence.	No, current rates will apply as well as age.
Does the increase guarantee the same discounts on the increase portion as were present on the original policy?	Yes, the discount on the original policy will follow the FIO when exercised.	Yes, the same discounts will apply.	No, the discounts that were originally present do not automatically apply to the increased portion.	Yes, the same discounts will apply to the FIO/GPI.	Yes, the same discounts will apply to the BU/ FBI.	Yes, the policy discounts will remain in place for all coverage.
Is the increase guaranteed to have the same policy language as the original policy?	Yes, language in the FIO policy is consistent with language at the time of policy issue.	No, language in the policy increase is subject to current insurance rates and standards.	No, language in the policy increase is subject to current insurance rates and standards.	Yes, language in the FIO/GPI coverage policy is consistent with language at the date of policy issue.	No, language in the policy increase is subject to current insurance rates and standards.	No, the language used for the increase is subject to current rates and standards.
As you increase the policy, if there were costs for the BU/FIO do those costs go away as the increases are utilized?	Yes, the cost that was associated with the FIO is reduced as it is exercised.	Yes, the cost does decrease as the rider is utilized.	Yes, as the amount of FIO is utilized, the premium cost associated with the rider will be reduced.	No, not until all of the rider amount is utilized.	The FBI and BU riders with Principal are no-cost riders.	The cost of the rider does not go away or decrease as increases are utilized. Cost is only removed when FPO is fully utilized.
If an insured moves from one state to another state and does an increase to the policy, does the additional coverage have the costs of the new state or the original state?	The rate structure of the FIO follows the cost of the original issue state.	The additional coverage will carry the cost of the new state.	The additional coverage will carry the cost of the Original state, but current state paperwork is required.	The FIO follows the cost of the original issue state.	The benefit update follows the cost of the original state.	The additional cost will be priced using the original contract state.
In the case of a change in occupation, does the premium rate on BU change for the insured?	Insured pays the original occupation rate, unless the insured chooses to apply for a higher OCC class.	Insured is guaranteed original OCC class rates from policy issue; however, insured may apply for a higher OCC class if they wish.	The insured may apply for a higher OCC class. The cost of the increase will factor in OCC class.	Increases in coverage will follow original OCC unless insured applies for a higher OCC class.	Benefit update will use original occupation. Client may apply for higher OCC class if they choose to.	The insured may apply for a higher OCC class. The OCC class will not be lowered.