MassMutual ALIR limits increased to better meet client needs

The Additional Life Insurance Rider (ALIR) allows the policyowner to purchase additional participating paid-up life insurance on the policy date of the base policy and on each policy anniversary without evidence of insurability, provided this rider is in effect.

Effective Jan. 1, MassMutual's new limits are 15X the base premium for non-1035 exchanges and 25X the base premium for 1035 exchanges, and up to $5 million premium. These maximums are a combined limit for ALIR, Planned Additional Life Insurance Rider, and Life Insurance Supplement Rider (including survivorship versions, if applicable) per insured.

The new limits have been updated in Winflex Web.

Marketing materials

You will find marketing materials for the riders below and everything about the MassMutual Life Insurance portfolio on the MMSD Life Marketing Hub:

ALIR Premium Flexibility (LI6004)

Additional Life Insurance Riders (LI7080)

MassMutual Whole Life Portfolio