

# DInamic Foundation Cost Saving Opportunities

For preferred occupations and fully underwritten, employer-sponsored multi-life sales

## Ameritas recognizes the benefit of cost savings and offers these opportunities for your clients.

### Preferred occupations premium<sup>1</sup>

- A reduced premium available on specific professions within occupational class 6M and all professions within occupational classes 6A-4A.

Occupational Class	Rate Reduction
6M	-10%
6A - 4A	-5%

- Can be combined with other discounts including multi-life, association and double annual discounts.
- Requires the use of the EZ Application process.
- Available only on DInamic Foundation Noncancelable and Guaranteed Renewable (NC) and Guaranteed Renewable (GR) disability income policies, issue ages 18-60.

<sup>1</sup> State variations apply.

### Medical Occupations, 6M

Allergists	Dermatologists	Endocrinologists
Family/General Practice Physicians	Genetic Physicians	Hematologists
Hemoncologists	Internists/Internal Medicine Physicians	Neonatologists
Nephrologists	Neurologists	Oncologists (excluding Surgical Oncologists)
Ophthalmologists	Pathologists	Pediatricians
Psychiatrists/Psychologists (PhD)	Radiologists (excluding Vascular/Interventional Radiologists)	Rheumatologist

More opportunities on the back side of this form.



## Discounts\* that apply when establishing a new multi-life case

- New fully-underwritten multi-life case
  - 15% discount available, from sex-distinct pricing, with three or more approved lives.
    - Note, 10% is the maximum discount available for 4M general dentists.
  - 20% discount\*\* available, from sex-distinct pricing, with 100% eligible participation or 100% employer paid premiums.
- Medical and Dental (5M) Intern/Resident Discount\*\*
  - 20% discount, from sex-distinct pricing, requires three approved lives, from the same college or university.
  - Available for medical (6M-4M) and dental (5M) intern/residency programs.
    - Note, 10% is the maximum discount available for 4M general dentists.

\* Discounts require a common employer; state variations apply.

\*\* BOE contracts are not eligible for 20% discount.

## How to establish a new multi-life case

- Complete the Multi-Life Discount Form, UN 3459 and submit with the initial applications.
- When the three approved lives requirement is met, a 15% sex-distinct discount will be available (10% for 4M general dentists).
  - *The same rate structure will apply to all policies.*

**Premium discounts can be a powerful motivator – a discount could help win the sale.**

## Commonly asked questions

### **Q: What happens if an existing case shrinks below three lives?**

A: Once a discount is in place, it will not be taken away or reduced.

### **Q: Can Dnamic Foundation policies be combined with current Dnamic 2000 policies to produce a multi-life discount?**

A: Yes, as long as there is a common employer. A multi-life discount would be established following the guidelines above, and the discount applies to all policies prospectively. If there is no Automatic Increase Rider (AIR) on the existing policy, then the discount could be added at the next billing date. If AIR is present, then the discount could be added only at policy anniversary.

### **Q: What if I'm adding a new insured using Dnamic Foundation to an existing multi-life case that has unisex rates?**

A: Older multi-life cases that were written on a unisex rate basis will retain their unisex rate structure. If you're adding an additional life using Dnamic Foundation, you would quote the applicable (10, 15 or 20%) sex-distinct discount, since that policy is being added to an existing multi-life case.

In approved states, Dnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, Dnamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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