



Selling Dnamic Fundamental[®] to Homemakers

Sales primer

The role of a homemaker is highly valued and important. These key individuals manage a variety of jobs within the household and most likely do not have a financial plan in place if a sickness or injury prevents them from performing the jobs needed to keep the household running.

Ameritas can help. Dnamic Fundamental provides income protection to homemakers during a disability.



Stay-at-home moms and dads account for about one-in-five U.S. parents¹

How much is a homemaker worth?

Think of all the various tasks homemakers do and the countless hours they spend managing the household. What would be the monetary value of those tasks?



Meal preparation²

A personal chef could earn upwards of \$65 an hour. Estimating two hours a day, each week to cook three meals (not including snacks), it would cost \$47,320 annually and that's not including grocery shopping where delivery service fees would be an added cost.



Childcare²

According to the International Nanny Association, a live-in nanny earns, on average \$20 an hour. Estimating just a 40-hour week (parents work around the clock), costs could easily run \$41,600 annually.



Transportation³

Homemakers provide transportation to and from kid's sporting events, doctor appointments and other necessary errands. The median hourly wage of a taxi driver is \$17.00. If nine hours a week were dedicated to this task, the annual expense would total \$7,956.



Housecleaning²

Professional maids or house cleaning service providers can charge between \$20 to \$40 an hour. Estimating a homemaker devotes ten hours a week to cleaning the house, the annual expense, at the lowest rate would total \$10,400 a year.



Laundry²

Professional laundry services vary by location and can charge up to \$3 a pound. Estimating a homemaker cleans 20 pounds of laundry a week, costs could run \$3,120 annually.

Homemakers provide great value. Based on these tasks alone, the annual salary of a homemaker totals \$110,396. Salary.com suggests the annual salary for homemakers to be \$178,2014.



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How does Dlnamic Fundamental help protect the role of a homemaker?

If a homemaker becomes totally disabled due to sickness or injury and the disability is expected to last at least one year, it pays a lump-sum benefit.

- Benefit amount is one half of the household income, rounded to the next highest \$5,000.
 - Minimum benefit \$25,000.
 - Maximum benefit \$50,000.
- Minimum household income is \$36,000 per year (households under \$50,000 a year qualify for the \$25,000 minimum benefit).
- The homemaker must have little to no income (working less than 30 hours a week outside the home). Documentation for household income is required.

- Issue ages: 18-60
- Occupational class: 2L
- Riders are not available.

Hiring someone to handle the homemaker's responsibilities could be financially devastating to a household not to mention stressful for other family members who try to accommodate in addition to managing their normal daily responsibilities. Talk to your clients today about protecting their family's financial security with Dlnamic Fundamental.

For more information about Dlnamic Fundamental, contact your Ameritas sales development team at 800-319-6903.



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¹ Livingston, Gretchen. FactTank. Pew Research Center, Sep. 24, 2018. <https://www.pewresearch.org/fact-tank/2018/09/24/stay-at-home-moms-and-dads-account-for-about-one-in-five-u-s-parents/>.

² Moran, Porcshe. How Much Is A Stay-at-Home Parent Worth? Investopedia. Mar.21, 2020. <https://www.investopedia.com/financial-edge/0112/how-much-is-a-homemaker-worth.aspx>.

³ Salary.com. <https://www.salary.com/tools/salary-calculator/taxi-driver-hourly>.

⁴ Salary.com. <https://www.salary.com/articles/mother-salary/>.

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