

discover DI



# Ameritas Disability Income

Introduction to DInamic  
Foundation Marketing

# Disclosures


In approved states, Dlnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, Dlnamic 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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# Ameritas® – Issuing DI Products Since 1966



5900 O Street  
Lincoln, NE 68510

Client Service Office

 800-745-1112  
 Fax: 402-467-7335

 P.O. Box 81889  
Lincoln, NE 68501

Insured: [John Doe]  
Policy Number: [N12345678D]

*We will pay the benefits according to the terms of this policy.*

**LOOK AT THE APPLICATION FORMS.** This policy is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this policy may be affected.


**NONCANCELABLE AND GUARANTEED RENEWABLE TO AGE 65**


**CONDITIONALLY RENEWABLE FOR LIFE; SUBJECT TO PREMIUM CHANGE**

**PLEASE READ THIS POLICY CAREFULLY.** This policy is a legal contract between the *owner* and Ameritas Life Insurance Corp.

**RIGHT TO EXAMINE.** It is important to *us* that *you* are satisfied with this policy. *You* have 20 days to review this policy after *you* receive it. If this policy is a replacement for an existing policy *you* have 30 days to review this policy after *you* receive it. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this policy will be void from the beginning and any premiums paid will be refunded.

AMERITAS LIFE INSURANCE CORP.

[  ]

[  ]


[ President Secretary ]

Disability Income Policy  
Nonparticipating

4501NC

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# Target Market

## Dinamic Foundation



- Professional, White Collar
  - Medical
  - Executives
  - Attorney's
  - CPA's
  - Business Owners

# Ameritas® Foundation Product Portfolio

- Noncancelable and Guaranteed Renewable (form 4501NC; 5501-NC in New York)
- Guaranteed Renewable (form 4502GR; 5502-GR in New York)
- Business Overhead Expense (form 4503BOE; 5503BOE in New York)

# Benefit & Elimination Periods

<b>Noncancelable and Guaranteed Renewable (NC) &amp; Guaranteed Renewable (GR) Policies</b>	
<b>Benefit Period</b>	<b>Elimination Period</b>
To Age 70/67/65	90, 180, 365, 730 days
Ten Year	90, 180, 365, 730 days
Five Year	30, 60, 90, 180, 365 days
Two Year	30, 60, 90, 180 days
One Year	30, 60, 90 days

# Plan Flexibility

## Definitions of total disability

- Own Occupation
  - Own occupation coverage for the length of the benefit period
- Own Occupation and Not Working
  - Own occupation and not working for the length of the benefit period
- 5-Year Own Occupation and Not Working thereafter
  - Own occupation for five years, then not working for the remainder of the benefit period (Available to 3A and 3M occupational classes only)



# Basic Policy Provisions\*

- Treatment of Nondisabling Injuries – unique in industry
- Waiver of Premium
- Good Health - unique in industry
- Survivor
- COBRA Premium - unique in industry

\*Subject to state availability and variations.

**Built-in Features That Benefit You**  
Dynamic Foundation

**Disability Income Insurance**  
Disability Income Insurance helps protect your financial foundation. It will be there when you need it most, going to work for you when you can't.

**Nondisabling Injury**  
When you have a nondisabling injury, you will receive a benefit that is equal to your regular salary for up to 90 days. This benefit is paid in addition to any other benefits you may be entitled to.

**Good Health Benefit**  
If you suffer an injury that does not disable you for more than 90 days, you will receive a benefit that is equal to your regular salary for up to 90 days. This benefit is paid in addition to any other benefits you may be entitled to.

**COBRA Premium Benefit**  
If you are laid off, you can continue your health insurance coverage for up to 18 months. The benefit will cover the cost of your health insurance premium for up to 18 months.

**Presumptive Total Disability**  
If you are laid off, you can receive a benefit that is equal to your regular salary for up to 90 days. This benefit is paid in addition to any other benefits you may be entitled to.

**Surgical Transplant**  
If you have a kidney, heart, liver, or lung transplant, you will receive a benefit that is equal to your regular salary for up to 90 days. This benefit is paid in addition to any other benefits you may be entitled to.

**Waiver of Premium**  
If you are laid off, you can receive a benefit that is equal to your regular salary for up to 90 days. This benefit is paid in addition to any other benefits you may be entitled to.

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# Basic Policy Provisions\*

- Successive Periods of Total Disability
- Presumptive Total Disability
- Surgical Transplant
- Cosmetic Surgery
- Rehabilitation

\*Subject to state availability and variations.

- Client facing material
- Customization

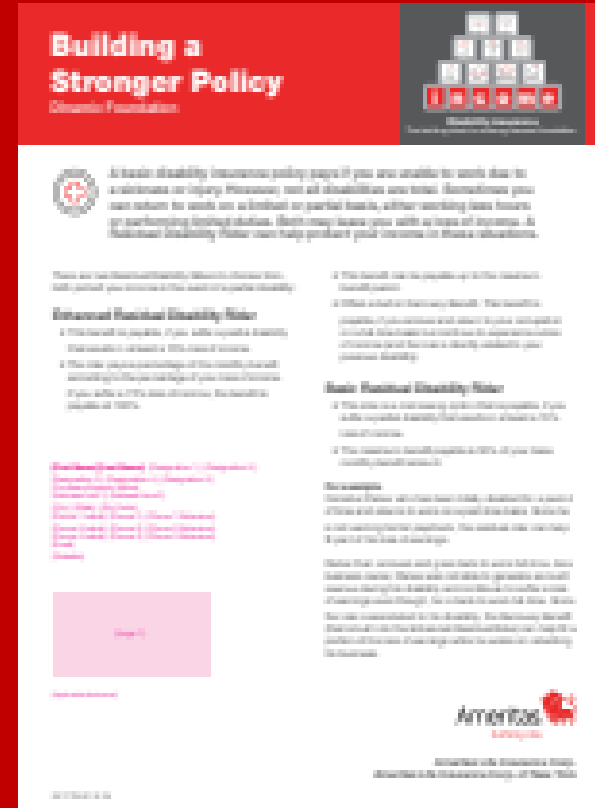


## Additional Benefit Riders\*

- Enhanced Residual Disability\*\*
- Basic Residual Disability\*\*
- Social Insurance Substitute
- Cost of Living Adjustment – 6% Compound
- Cost of Living Adjustment – 3% Simple
- Automatic Increase
- Future Increase Option
- Catastrophic Disability
- Student Loan Repayment

\*Subject to state availability and variations.

**\*\*Residual is a built-in feature for CA and called partial instead of residual**



# Competitive Premium Features

- Employer-sponsored multi-life discounts
  - 15% - 20% from sex-distinct rates
- Medical resident/intern discount (6M-4M)
  - 20% from sex-distinct rates
  - 10% discount from sex-distinct rates: general dentists, including dental residents/interns (4M)
- Multi-Life Guaranteed Standard Issue (GSI) discounts
  - 15% - 30% from unisex rates
- Association discount
  - 15% from sex-distinct rates
- Double Annual Premium discount\*\*
  - 5% discount – one time

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\*Subject to state variations

## Dynamic Foundation

### Cost Saving Opportunities

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

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

**Preferred Corporations premium\***

A 10% discount on rates for up to 10 preferred corporations with 10 or more employees with completed Form 990.

Unisex/Unisex Rates	Sex-Distinct Rates
100%	-10%
100-100%	-10%

A 10% discount on rates for 10 or more corporations with 10 or more employees with completed Form 990.

A 10% discount on rates for 10 or more corporations with 10 or more employees with completed Form 990.

A 10% discount on rates for 10 or more corporations with 10 or more employees with completed Form 990.

\*See underwriting.

### Multi-Life Guaranteed Standard Issue (GSI)

Unisex	Sex-Distinct	Unisex/Unisex
Unisex/Unisex/Unisex	Unisex/Unisex	Unisex/Unisex
Unisex/Unisex	Unisex/Unisex/Unisex/Unisex	Unisex/Unisex
Unisex/Unisex	Unisex/Unisex	Unisex/Unisex/Unisex/Unisex
Unisex/Unisex/Unisex/Unisex	Unisex/Unisex/Unisex/Unisex	Unisex/Unisex

See opportunities on the backside of this slide.

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# Preferred Occupation Premium

- Reduced premium available for **all** 6A, 5A and 4A non-medical occupations
  - 5% reduction
- Reduced premium available for specific 6M medical occupations
  - 10% reduction
    - Allergists, dermatologists, endocrinologists, family/general practice, genetic physicians, hematologists, hema-oncologists, internists/internal medicine, neonatologists, nephrologists, neurologists, oncologists (except surgical), ophthalmologists, pathologists, pediatricians, psychiatrists/psychologists (PhD), radiologists (except vascular/interventional) and rheumatologists

## Business Owner Upgrade\*

- Available for business owners:

Doing no more than 25% manual duties;

At least 20% ownership of stable business for last two years (supported by financial documentation)

\*All upgrades must be approved by underwriting.



# Business Owner Upgrade

- One-class upgrade available if:
  - The original occupational class is 4A, 3A, 2A or A on individual DI
  - The original occupational class is 4A, 3A or 2A on BOE
- Two-class upgrade available if:
  - The original occupational class is 3A, 2A or A on individual DI
  - The original occupation class is 3A or 2A on BOE
  - If manual duties exceed 25%, the Managerial Duties Endorsement may be required

# Additional Benefits for Business Owners

## Business Owner Income Enhancer

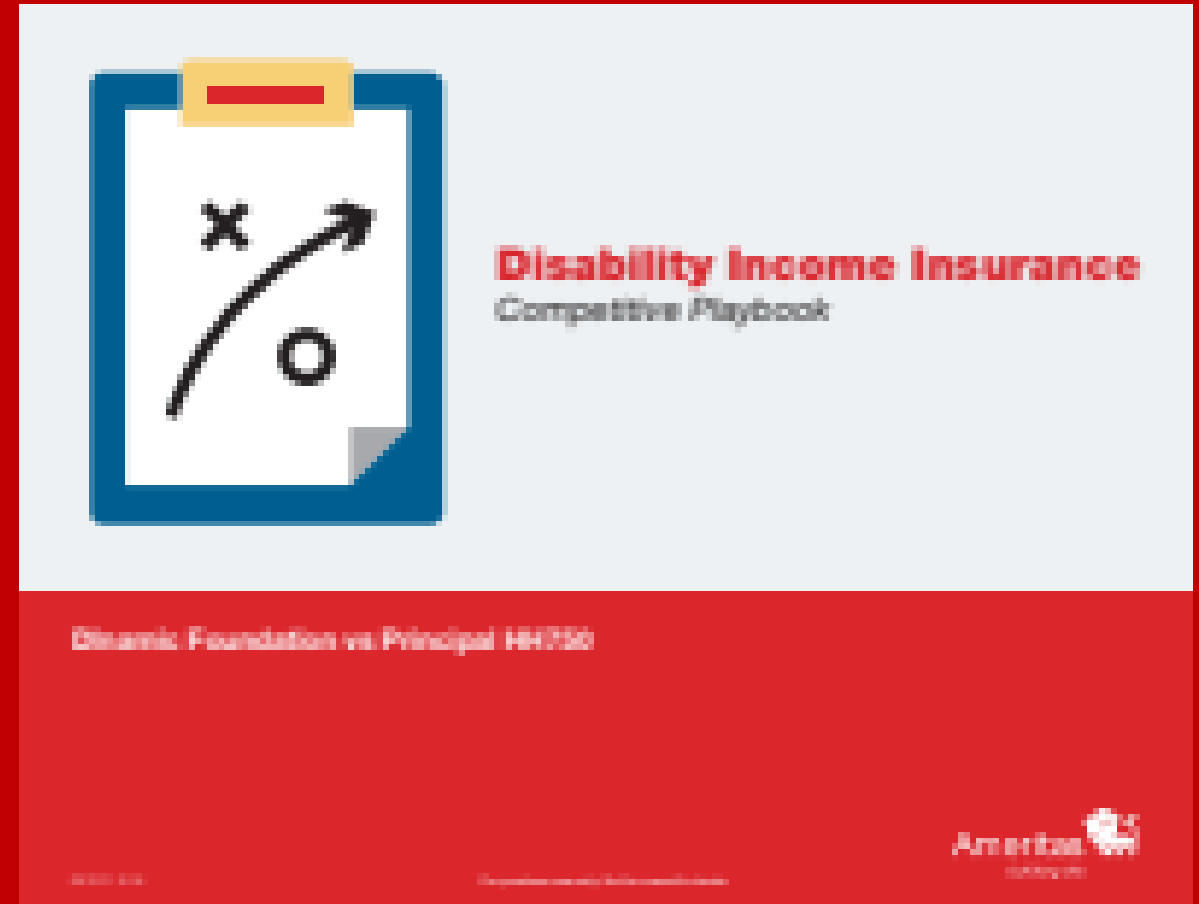
- Allows an increase of insurable income by an additional 20% to help business owners cover the loss of company perks
- Occupational classes
  - 6A, 5A, 4A, 3A or 2A and A
  - 6M, 5M and 4M – medical specialties only
- Minimum 20% ownership in stable business for last two years
- \$2,000 maximum monthly benefit increase
- Subject to maximum issue and participation limits



# Competitive Playbooks

We have a library of available policy comparisons to other DI carriers.

- These include in-depth playbooks which provide a side by side comparison of both policies



## Competitive Playbooks Continued

- We also offer a very high level insights for the more experienced agent.

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