

# Disability Insurance Product Portfolio Features For Cenco's Brokerage Partners

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## Ameritas

### **Dnamic Foundation**

Individual Disability Insurance  
3 policies, noncan & guaranteed renewable, guaranteed renewable,  
guaranteed renewable residual  
4 definitions of total disability 1) own occupation length of benefit period, 2) own  
occupation and not working length of benefit period 3) 5 year own occupation  
and then not working for length of benefit period 4) any reasonable occupation  
and not working for length of benefit period  
Benefit periods 1, 2, 5, 10 year, to age 65, 67, and 70  
Future Purchase Option through age 50

### **Dnamic Foundation Business Overhead (BOE)**

Business Overhead Insurance  
Reimbursement policy  
Issue ages 18-60  
30, 60, 90 day elimination period  
All BOE policies qualify for own occupation fo entire benefit period including  
specialty language for physicians and dentists  
Itemized expenses (rent, phone bill, etc.)  
Occupation classes 3A, 3AP, 4A, 5AP only  
Substitute salary - in addition to monthly benefit  
2 year maximum benefit period  
Business Loan Replacement Rider

## Assurity

### **AssurityBalance Century +**

Individual Disability Insurance  
Issue ages 18-60  
Guaranteed renewable to age 65, age 67 for the to age 67 benefit period  
Benefit periods 1, 2, 5 for all classes, 10 year, age 65 and age 67 available  
for classes 4A, 3A and 2A qualified self employed or W2 employees  
Supplemental Disability Income Rider  
Return of Premium Rider  
Intended Markets: blue/gray middle income and small business  
owners (ex: policeman, postal workers, fireman)  
Multi life discount (3 or more common employer - 15%)

### **Assurity Balance Simplified Critical Illness**

**Issue ages 18 - 64 (age last birthday)**  
Simplified underwriting  
**\$5K - \$50K** paid for each category of first diagnosis of a condition  
or procedures in any one of the three categories  
Return of premium less any benefits paid out at insured's death  
Guaranteed renewable to age 75

### **Assurity Balance Critical Illness (Fully Underwritten)**

**Issue ages 18 - 64 (age last birthday)**  
Fully underwritten  
**\$50K - \$500K** paid for each category of first diagnosis of a condition or  
procedures in any one of the three categories  
Return of premium less any benefits paid out at insured's death  
Guaranteed renewable for life - benefit amount reduced by 50% in the policy  
year following insureds 65th birthday or 5 years from issue date

## Guardian

### **ProVider Plus 2011**

Individual Disability Insurance  
Guaranteed renewable/noncancelable  
Own occupation built into the policy  
Physicians and dentists max benefit \$17K  
2 year mental nervous exclusion  
Unemployment premium waiver option rider  
Group disability insurance replacement rider  
Supplemental social insurance rider  
10 year and to age 67 benefit periods  
2 sales programs: Retirement Protection Plus and Student Loan Protection

### **ProVider Plus Limited**

Individual Disability Insurance  
Flexible ProVider Plus base policy with optional riders, which provide benefit-rich basic income protection at affordable price

### **ProVider Plus Business Overhead**

Business Overhead Insurance  
Age last birthday  
Own occupation

### **ProVider Plus Buy Out**

Buy Out Disability Insurance  
Age nearest  
Cross purchase/entity purchase  
2 year maximum waiting period

### **Business Reducing Term**

Coverage for fixed-term business payments including loans, purchase agreements, lease agreements and employment contracts  
Term periods from 5 to 30 years not to exceed age 60  
Sliding scale from \$22,500 per month at 5 years to \$6,600 per month at 30 years

## Principal

### **Series 700 Individual DI**

Individual Disability Insurance  
Noncancelable/guaranteed renewable to age 65  
Issue ages 18-60 (18-64 for multi life cases)  
Benefit maximum is \$20K (\$30K with other carrier DI coverage)  
Own occupation  
Multi life discount (3 or more common employer - 20%)  
Will write doctors/dentists up to age 60  
Simplified - up to \$4K (no paramed or income docs)  
2 sales programs - DI Retirement Security and Association

### **Series 700 Business Overhead**

Business Overhead Insurance  
Professional (fee for service business owner) and Business  
Noncancelable/guaranteed renewable to age 65  
Carry forward feature  
2 year maximum benefit period  
Maximum benefit is \$50K

### **Series 700 Buy Out**

Buy Out Disability Insurance  
Issue ages 18-57  
Waiting period 2 year maximum  
Benefit maximum up to \$3M  
Exchange privilege  
Minimum years in business 1 for service professionals and 3 for all others

## **Standard**

### **Protector Platinum**

Individual Disability Insurance  
Issue ages 18 to 64  
Unlimited MDSA coverage in base contract for all occupations  
Future Purchase Option up to age 50  
2,5,10 year, to age 65 and to age 67 benefit periods  
60, 90, 180, 365 waiting periods  
Compassionate Disability Benefit (loss of earnings of 20% to care for loved one with serious health condition)  
Catastrophic Benefit Rider  
Automatic Increase Benefit - increases policy's basic monthly benefit by 4% each year during a 5 year Increase Period. May be refused.  
No SSI  
No policy fee

### **Protector Essential**

Individual Disability Insurance  
Issue ages 18 to 60  
Unlimited MDSA coverage in base contract for all occupations  
Future Purchase Option up to age 45  
2,5 year and to age 66/67 benefit periods  
60, 90, 180, 365 and 730 days waiting periods  
No discounts  
No SSI

### **Business Overhead Protector**

Business Overhead Insurance  
Issue ages 18 to 60  
Non cancelable and guaranteed renewable  
Renewable for life if work 30 hours per week  
Reimbursement of itemized expenses (rent, phone bill, salaries, etc.)  
Residual Disability Rider  
Future Purchase Option Rider  
Salary Replacement Rider (5A, 4A, 3A occ classes)  
Conversion option to IDI  
Benefit and expense carry forward feature  
2 year maximum benefit period

### **Business Equity Protector**

Buy Out Disability Insurance  
Issue ages 18 to 60  
Extended Benefit Option  
Future Buyout Expense Option  
Non Cancelable and Guaranteed Renewable  
Available for all occupation classes  
2,3,5 year monthly benefit period  
365, 540 and 730 day waiting period  
Lump sum and downpayment  
Entity Purchase/Cross Purchase  
Business has to be in existence at least 3 years