

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