FOCUS 10 LIFE® Insurance
Product Guide

For an employer, choosing the right life insurance coverage for employees, partners or key executives can be challenging. With FOCUS 10 Life® simplified issue life insurance, each applicant only needs to satisfy an "actively at work" question. No physical exam is needed, and coverage can be issued up to age 70. Since FOCUS 10 Life® is an individual policy, it is versatile enough to satisfy a number of life insurance needs, such as fringe benefit for employees, Buy-Sell funding and Key Person coverage. FOCUS 10 Life® policies are portable and convertible to permanent insurance. FOCUS 10 Life® is a non-voluntary, employer paid program with guaranteed level premiums for 10 years. Based upon the number of covered lives, and the plan design, each individual can qualify for up to $1.5 million or more of coverage.

Optimized for	White-collar groups of 20 or more participants. (Some exceptions may be approved.)
Employee Potential Prospect	Employees in full time, white-collar occupations are eligible for FOCUS 10 Life® coverage. Sales success has been experienced in a variety of industries and businesses, including: **Legal –** Law firm partners, associates and other staff **Building/Construction –** Architecture, engineering firms **Medical Services –** Hospitals, medical practices including specialties such as radiologists, anesthesiologists, cardiologists, etc. **Financial Services –** Accounting firms, banks, stock brokerage firms, insurance agencies and investment firms **Service –** Advertising, hotels, casinos, grocery store chains, call centers and real estate agencies
Employer Potential Prospects	FOCUS 10 Life® can be used to cover a carved-out group of executives, management or sales employees within "blue-collar" industries. When looking for prospects to benefit from FOCUS 10 Life® consider employers who: • Have life insurance benefits of two, three, four or even more times salary • Have a cap on existing coverage limiting benefits for high earners • Have employer-paid, under-performing universal or variable universal life insurance policies • Have plans with age-based benefit reductions effecting key employees • Are facing rate increases • Need key person or buy-sell coverage on a simplified basis
Maximum Issue Age (age nearest birthday)	Issued to age 70

Ameritas®
fulfilling life®

Underwriting	Simplified Issue; only one actively at work question
Face Amount	Up to $1.5 million or more (the more lives covered, the more coverage available)
Billing Mode	Monthly
Reporting or Additions/ Terminations	Monthly
Policy Design Guidelines	Number of covered lives x $20,000 equals the maximum benefit, to $1.5 million** ex: 50 covered lives x $20K = $1M top benefit Face Weighted Average Age = 50.00 or less**
Maximum Benefits	Maximum Benefit Multiple Between Classes = 2.5**
Convertibility	Convertible to a permanent policy without evidence of insurability prior to conversion period expiration.
Portable	Fully portable upon retirement or termination.

**Exceptions allowed with prior approval.

Uses of FOCUS 10 Life®

FOCUS 10 Life® individual policies can be owned by the employer, the insured or a third party. FOCUS 10 Life® coverage can be used to meet a number of business insurance needs.

Fringe benefit*

Employee owned; employee chooses beneficiary.

FOCUS 10 Life® is an excellent way to provide a fringe benefit to valued employees. The employee names his or her own personal beneficiary.

Advantages of FOCUS 10 Life® over Group Term Life:

- Price remains constant for 10 years
- Benefits can increase to match increasing salaries
- No age-based benefit reductions
- Portable at same cost upon termination
- Convertible to permanent insurance without proof of insurability

Ways to use FOCUS 10 Life® with existing Group Term Life
- Carve-out:
    - Replace Group Term coverage for key employees
    - Lowers the risk for the remaining group and can lower group term costs
- Stacking:
    - Allows the same base benefit for all employees
    - Maximizes benefits for key employees by providing additional coverage on top of group term benefits

Buy-sell funding*

A Buy-Sell agreement is a legally binding document that stipulates what will happen to a business when a business owner or partner becomes disabled, dies, retires or decides to sell his or her interest in the company.

For Buy-Sell funding with life insurance, the business entity may be both the owner and beneficiary of the policy. Upon the death of an owner, the company uses the life insurance proceeds to purchase the interest of the deceased owner, as stipulated by the Buy-Sell Agreement.

FOCUS 10 Life® Insurance can be an ideal vehicle for funding a Buy-Sell Agreement. A significant amount a life insurance can be acquired on a simplified issue basis.

Key person life insurance*

The untimely death of a key person—such as an owner, partner, or executive—often has a significant impact on a business. Replacing the expertise and knowledge of an essential individual can take time and money—and may even jeopardize the continuity of the business. Key person life insurance can help the transition.

The business entity is the owner and the beneficiary of each policy and will receive the entire death benefit. FOCUS 10 Life® makes it easy for an employer to acquire life insurance policies on the lives of key executives.

Multiple situation addressed by a single product*
A firm can design a plan to provide buy-sell funding for two partners while at the same time providing key person coverage on ten managers and a fringe benefit for the remaining eligible employees. FOCUS 10 Life® can address a number of the situations you encounter.

*Under Internal Revenue Code section 101(j), for the death benefit of a life insurance policy to be excluded from the business' income, the employee must be given notice of the policy and consent to be insured by the employer. This notice and consent is in addition to any notice provided on the life insurance application and must be signed by the employee prior to issuance of the policy. Also, see IRS Form 8925 Report of Employer-Owned Life Insurance Contracts.

Requesting a quote

To obtain a quote, prepare an employee census with the employer's name, home office address, and employee information including:

• Name (not required)

• Date of birth

• Gender (product is generic specific)

• Tobacco status, if known. If unknown, all are considered non-tobacco, for quoting purposes.

• Benefit amount or salary and benefit formula

Then email the employee census, preferably in Microsoft Excel, to Mike Welsh at mwelsh@focus10life.com. Please contact Focus 10 Life, Inc. at 1-860-659-9711 with any questions.

The policies are issued by and backed by the claims paying ability of Ameritas Life Insurance Corp. or by Ameritas Life Insurance Corp. of New York.