

Disability Insurance Product Portfolio Features For Cenco's Brokerage Partners

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Ameritas

Dinamic Foundation (IDI)

Individual Disability Insurance
3 policies: noncan, guaranteed renewable, and noncan & guaranteed renewable combined
Issue ages 18-64
3 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 (available for 3A and 3M only)
Step rate premiums on noncan only (18 to 45)
Benefit periods 1, 2, 5, 10 year, to age 65, 67, and 70
Future Purchase Option through age 50
Student Loan Repayment
Cobra Premium Benefit
Good Health Benefit

Dinamic Foundation Business Overhead Expense (BOE)

Business Overhead Insurance
Reimbursement policy
Issue ages 18-64
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: Nonmed 2A, 3A, 4A, 5A, 6A - Medical 2M, 3M, 4M, 5M, 6M
Substitute salary - in addition to monthly benefit
2 year maximum benefit period
Business Loan Replacement Rider
Future Purchase Option

Assurity

AssurityBalance Century + IDI

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 Benefit 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%)
Automatic Benefit Increase Rider
Non-Cancelable Rider
Own Occupation Rider

AssurityBalance Business Overhead Expense (BOE)

Business Overhead Insurance
Issue ages 18-60
Occupation classes: 4A, 3A and 2A
Guaranteed renewable to age 65
Benefit amounts: \$500 through \$20,000 in \$5 increments
Benefit periods: 12 months or 24 months
Elimination periods: 30, 60, 90 days
Policy pays for usual business operating expenses that are generally accepted as tax deductible while the insured is totally disabled.

Guardian

Provider Choice

Individual Disability Insurance
Guaranteed renewable/noncancelable
Own occupation built into the policy
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

PayGuard Plus

Reducing term disability insurance policy that provides basic coverage at affordable price from 5 to 30 years
Only covers total disability
Modified own occ with upgrade available to true own occ
Elimination period: 90 and 180 day with no benefits paid

Business Overhead Expense

Business Overhead Insurance
Age last birthday
True Own Occupation
Non-cancellable to age 65
Ability to convert to IDI
Covers business expenses

Disability Buy-Out

Buy Out Disability Insurance
Age nearest
Cross purchase/entity purchase
Elimination periods: 12, 18, and 24 months
Payout lump sum, monthly or combo
Transfer of Coverage option of medical insurability if owner leaves one business to join another

Principal

Disability Income Insurance (HH750)

Individual Disability Insurance
Noncancelable/guaranteed renewable to age 65 and conditionall renewable for for life
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 \$6K (no paramed or income docs)
2 sales programs - DI Retirement Security and Association

Professional Overhead Expense (HH670)

Business Overhead Insurance
Issue ages 18-60
Occupation classes - 2A to 5A
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

**Disability Buy-Out Insurance
(HH673)**

Buy Out Disability Insurance
Issue ages 18-57
Waiting period 2 year maximum
Benefit maximum up to \$3M
Occupation classes - 3A, 4A, 5A
Exchange privilege
Minimum years in business 1 for service professionals and 3 for all others
Business ownership requirement 5% minimum

Standard

Platinum Advantage

Individual Disability Insurance
Issue ages 18 to 64
Two year mental disorder/substance abuse limitation
2,5,10 year, to age 65 and to age 67 benefit periods
60, 90, 180, 365 waiting periods
Student Loan Rider
Family Care Benefit (loss of earnings of 20% to care for loved one with serious health condition)
Catastrophic Benefit Rider - unable to perform 2 of ADL's without assistance
Automatic Increase Benefit - increases policy's basic monthly benefit by 4% each year during a 6 year Increase Period. May be refused.
Benefit Increase Rider - provides option to purchase additional coverage without medical information every 3 years

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 Buy Out 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 2 years and minimum of 2 owners