



# DInamic Fundamental®

Overcoming objections to disability income insurance has never been so easy.

Considering that just over one in four of today's 20-year olds will become disabled before they retire\*, don't you think it's time to discuss income protection with all of your clients and prospects? In doing so, you are certain to come across objections to purchasing disability income (DI) insurance.

We'll show you how to overcome these objections with the innovative DInamic Fundamental product from Ameritas Life Insurance Corp.

**Simple. Affordable. Attainable.**

How often do you meet with clients and prospects to discuss insuring their income from the risk of disability? Do you bring it up when you are talking about life insurance, retirement planning or wealth preservation? If not, what's holding you back? We've asked these questions multiple times and we usually get one of three answers—Disability Income (DI) insurance is too difficult to understand and explain to clients, it's too expensive or the underwriting process is too difficult.

The innovative DInamic Fundamental can help you overcome all three of these objections. This product was designed to be **Simple, Affordable and Attainable.**

\* U.S. Social Security Administration, Fact Sheet February 7, 2013

This piece can be personalized by ordering through the shopping cart.

**Representative Name**

**Agency Name**

**Address**

**City, State, Zip**

**Phone, Fax**

**Email, Website**

**LOGO**

**(Agent Name)**

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If you think DI insurance is confusing, too hard to explain to clients and there are too many moving parts:

### Dnamic Fundamental is Simple.

- Single lump sum benefit is payable for total disability
- No additional benefit riders
- Two occupational classes—based on percentage of manual duties
- Benefit amount can be up to one times annual earnings, not to exceed \$100,000
- No elimination period, combined with a 30-day survival period
- Policy terminates upon approval and payment of claim

If you think DI insurance is too expensive compared to the other insurance products you sell:

### Dnamic Fundamental is Affordable.

- Pricing compares well to other common bill payments
- Premium based on percentage of manual duties performed, age, gender and benefit amount elected
- Level premium structure
- Sex-distinct rates
- Premiums are determined using simple web-based premium calculator

If you believe the underwriting process for DI insurance is too detailed, has too many requirements and takes too long:

### Dnamic Fundamental is Attainable.

- Simplified underwriting process
  - Short and simple application
  - No blood, urine, paramedical exams, APS or PHI required (MIB and Script Checks will be done for all applicants)
  - No financial documentation required
  - Only accept or reject underwriting decisions
  - No extra premiums charged for substandard risks
  - Limited exclusions will be used as needed

Next time you meet with clients for any insurance or financial services needs, take a few minutes to discuss DI insurance and let them know that protecting their income isn't out of reach. With Dnamic Fundamental, they can make sure their most valuable asset is protected in the event an illness or injury prevents them from working and earning an income. After all, **income is the foundation of a solid financial plan.**

For more information about Dnamic Fundamental, contact your Agency/Brokerage Manager or your Ameritas Sales Development Team at 800-319-6903.



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