



## an innovative approach to life insurance

### Think About This...

For an employer, life insurance can do so much more than replace income. It can be an extra incentive for key personnel, a part of a plan for the future and a valuable benefit for employees.

FOCUS 10 Life® is an individual, simplified-issue term life insurance policy issued by Ameritas Life Insurance Corp. It is versatile enough to satisfy a number of needs:

- **Fringe Benefit:**\* FOCUS 10 Life is an excellent way to provide a fringe benefit to valued employees. Your plan may allow an employee to name his or her own personal beneficiary.
- **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. FOCUS 10 Life Insurance can be an ideal vehicle for funding a Buy-Sell Agreement in the event of a death. A significant amount of life insurance can be acquired on a simplified issue basis.
- **Key Person Life Insurance:**\* Replacing the expertise and knowledge of a key person due to an untimely death can take time and money—and may even jeopardize the continuity of the business. Key person life insurance can help the transition. FOCUS 10 Life makes it easy for an employer to acquire life insurance policies on the lives of key executives.

FOCUS 10 Life® simplified issue life insurance can provide a flexible and innovative answer.

Ameritas®   
fulfilling life.

### Multiple Situations Addressed by a Single Product:\*

FOCUS 10 Life can address a number of the situations you encounter. For example, a plan can be designed 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.

For an employer, choosing the right life insurance coverage for employees, partners or key executives can be challenging. FOCUS 10 Life provides a benefit that works well for many businesses including accounting firms, banks, law firms, medical practices and small, closely held companies. Whether the group is large or small, FOCUS 10 Life is easy to implement and provides cost effective coverage 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—a higher benefit limit than standard group coverage. 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.

FOCUS 10 Life insurance is administered by FOCUS 10 Life, Inc. For more than 10 years, FOCUS 10 Life, Inc. has been providing all proposals, enrollments and ongoing plan administration of this innovative life insurance

product. We invite you to learn more about this product that provides the options and flexibility you’ve been looking for.

Unlike traditional Group Term life insurance or universal life insurance, FOCUS 10 Life:

- Offers guaranteed level life insurance premiums.
- Allows up to \$1.5 million of individual life insurance with no physical exam.
- Does not automatically reduce benefits at older ages.
- Is fully portable upon retirement or termination with the same premium.
- Is convertible to permanent insurance without any medical evidence.

\* 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.



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.

FOCUS 10 Life® (form 3011 and form 3011 F10 FL) is issued by Ameritas Life Insurance Corp. in approved states. In New York, FOCUS 10 Life® (form 5011) is issued by Ameritas Life Insurance Corp. of New York.

FOCUS 10 Life, Inc. is an independent third party administrator and is not affiliated with Ameritas Life Insurance Corp. or Ameritas Life Insurance Corp. of New York.

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