

Product & Service Notice



Date: Nov. 1, 2019
To: Ameritas Field Associates
RE: Preferred Occupations Premium Now
Available on Individual DI Policies for all
6A, 5A and 4A Occupations

Form Number: PS 4212
Discard After: Keep Indefinitely
Product Area: DI

Summary: Effective today, the Preferred Occupations Premium* (5% reduction) is now available to all occupations within 6A, 5A and 4A occupational classes on our Dynamic Foundation Noncancelable and Guaranteed Renewable and Guaranteed Renewable individual disability income policies. It is not available on Business Overhead Expense policies or the Guaranteed Standard Issue program.

The additional features of the Preferred Occupations Premium continue as follows:

1. Available to issue ages 18-60.
2. Requires the use of the EZ Application process.
3. Applies to all level and step-rate plans and all riders across all benefit periods, elimination periods and definitions of disability.
4. Can be combined with multi-life, association, big case (requires underwriting approval) and double annual discounts.
5. Preferred Occupations Premium for 6M medical occupations remain unaffected by this change.

When the Preferred Occupations Premium selection is made in the illustration software, additional language will populate on the Underwriting Requirements page, detailing the necessary requirements.

Transition rules

- 1) For applications currently in underwriting, the Preferred Occupations Premium may be requested subject to the following:
 - Must meet the criteria listed above.
 - Initially applied using the EZ App process.
 - A revised proposal reflecting the Preferred Occupations Premium must be submitted to your new business representative.
 - For situations other than above, normal replacement rules will apply.
 - All requests are subject to underwriting approval.

- 2) For policies issued on or after Oct. 1, 2019, requests to reissue policies with the Preferred Occupations Premium will be considered for policies that meet the criteria listed above, including the use of the EZ App process, and subject to the following:
- A revised proposal reflecting the Preferred Occupations Premium must accompany the return of the original policy.
 - The request, original policy and revised proposal must be received by your new business representative no later than 90 days from the original policy issue date.
 - Premium differences will be refunded.
 - For situations other than above, normal replacement rules will apply.
 - All requests are subject to underwriting approval.

The agent guide, DI 1228 and affected marketing material will be updated to include this change. The illustration software, LifeDesigns has been updated to include this change. For questions related to this notice, please contact your Ameritas sales development team at 800-391-6903.

*Subject to state variations and availability.

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