



# Disability Insurance Protection

Helping employees protect their incomes

For most of us, our earning power is by far our greatest asset. When employees suffer a serious sickness or injury and are unable to perform their job, it can have a devastating effect on their finances. Providing a benefit that goes to work when they can't, can go a long way to reward, recruit, and retain top talent.

{First Name} {Last Name}, {Designation 1,} {Designation 2,} {Designation 3,} {Designation 4,} {Designation 5}  
{Company/Agency Name}  
{Address Line 1} {Address Line 2}  
{City,} {State} {Zip Code}  
{Phone 1 Label}: {Phone 1}, {Phone 1 Extension}  
{Phone 2 Label}: {Phone 2}, {Phone 2 Extension}  
{Phone 3 Label}: {Phone 3}, {Phone 3 Extension}  
{Email}  
{Website}

{Logo 1}

{Applicable disclosure}

Whether or not you currently have a disability plan in place, individual disability insurance under our Guaranteed Standard Issue (GSI) program can help your employees protect what matters most - their income. Individual disability insurance can supplement existing group long-term disability plans or it can be offered as stand-alone disability protection if no plan is in place.

## Benefits of a GSI program

### Design flexibility

**Product options:** we offer two disability products to help design coverage best suited for your employees.

1. Dlnamic Foundation: provides a monthly benefit.
2. Dlnamic Fundamental: provides a lump-sum payment.

**Classes of employees:** you can offer different levels of coverage to different classes of employees, to match your system of benefits planning.

**Payment options:** choose to pay for all the cost (employer paid), some of the cost (split premium) or none of the cost (voluntary). Payment option can also vary by class of employees.

**Billing options:** vary, based on who is paying.

1. For any premium paid by you - billing is conveniently handled through a list bill.
2. For premiums paid by the employee – choose from individual billing to each employee or list bill for payroll deducted premiums.

**Online enrollment capability:** this feature provides better management of the enrollment process and eliminates the need to follow-up on applications.

## Discounts

Employees obtain income protection at a much lower rate than if they purchase it on their own.

## Underwriting requirements

**Medical:** no medical exam is required. Each employee answers a few medical questions on the application.

**Financial:** employees don't need to provide financial documentation. A complete census (date of birth, gender, annual compensation, and occupation or job title) from you is all that is required.

## Policies are individually-owned and portable

Applicants who meet the conditions for eligibility will receive an individual disability policy.

Coverage is portable which means if they leave employment for any reason, they can continue the coverage on their own at the same cost.

## Next steps

**Contact me today. Together we can design a protection plan that will help protect your employees' incomes.**



Ameritas Life Insurance Corp  
Ameritas Life Insurance Corp. of New York

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