

# DISABILITY INCOME OPTIONS

## Disability Income Summary Illustration

Designed for: Sample Client  
 Rates: Male, Non-Tobacco  
 Occupational Class: 5A  
 Income / Issue Age: \$150,000 / 45

Prepared by: Sample Agent  
 Prepared on: 1/1/2015  
 Issue State: TX  
 Premium: Level

Policy Information	Loaded	Moderate	Basic
<b>Total Monthly Benefit</b>	<b>\$7,300</b>	<b>\$7,300</b>	<b>\$5,000</b>
Base Monthly Benefit (Not reduced by SIS or Worker's Comp.)	\$7,300	\$5,300	\$3,000
Social Insurance Substitute Rider (SIS) (IS subject to dollar for dollar offset by any disability benefits paid by SS or Work Comp.)	\$0	\$2,000	\$2,000
Elimination Period	90 days	90 days	90 days
Benefit Period	To Age 67	To Age 65	5 Years
Definition of Disability	"Own Occupation"	"Own Occ, Not Working"	"Own Occ, Not Working"
Policy Type	Non-Cancel & Guaranteed Renew	Guaranteed Renewable	Guaranteed Renewable
Medical Underwriting	Phone Interview & Mini-Exam	Phone Interview & Mini-Exam	Phone Interview Only
Financial Underwriting	Prior Year W-2 or Paystub	Prior Year W-2 or Paystub	None

### Base Policy Features (no charge)

Non-Disabling Injury Benefit	Up to \$3,000 per occurrence	Up to \$2,650 per occurrence	Up to \$1,500 per occurrence
COBRA Premium Benefit	Up to \$1,000 per month for up to 18 months	Up to \$1,000 per month for up to 18 months	Up to \$1,000 per month for up to 18 months
Survivor Benefit	Built in	Built in	Built in
Good Health Benefit	Built in	Built in	Built in

### Optional Riders Selected

Residual / Partial (% of benefit if partially disabled)	Enhanced Residual for Full Benefit Period	Basic Residual for Full Benefit Period	Partial - 12 Months
Recovery Benefit (% of benefit based on income loss)	Included	Not Included	Not Included
Cost of Living Adjustment Rider (COLA)	CPI to 6%, Compounding	3%, Simple	None
Automatic Increase Rider (AIR)	Included	Included	Included
Future Increase Option Rider (FIO)	\$6,200	\$1,600	\$0
Catastrophic Disability Rider (CAT)	\$5,200 To Age 67	\$0	\$5,000 To Age 65

### Total Premium

Monthly Premium	\$447.33	\$213.71	\$106.59
Premium as a % of Income (\$150,000)	3.6%	1.7%	<1.0%

## The DI Center

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# DISABILITY INCOME OPTIONS

## Disability Income Summary Illustration

Designed for: Sample Client  
 Rates: Female, Non-Tobacco  
 Occupational Class: 4A  
 Income / Issue Age: \$80,000 / 35

Prepared by: Sample Agent  
 Prepared on: 1/1/2015  
 Issue State: TX  
 Premium: Level

Policy Information	Loaded	Moderate	Basic
<b>Total Monthly Benefit</b>	<b>\$4,100</b>	<b>\$4,100</b>	<b>\$4,000</b>
Base Monthly Benefit (Not reduced by SIS or Worker's Comp.)	\$4,100	\$2,100	\$2,000
Social Insurance Substitute Rider (SIS) (IS subject to dollar for dollar offset by any disability benefits paid by SS or Work Comp.)	\$0	\$2,000	\$2,000
Elimination Period	90 days	90 days	90 days
Benefit Period	To Age 67	10 years	5 Years
Definition of Disability	"Own Occupation"	"Own Occ, Not Working"	"Own Occ, Not Working"
Policy Type	Non-Cancel & Guaranteed Renew	Guaranteed Renewable	Guaranteed Renewable
Medical Underwriting	Phone Interview & Mini-Exam	Phone Interview Only	Phone Interview Only
Financial Underwriting	Prior Year W-2 or Paystub	None	None

Base Policy Features (no charge)			
Non-Disabling Injury Benefit	Up to \$2,050 per occurrence	Up to \$1,050 per occurrence	Up to \$1,000 per occurrence
COBRA Premium Benefit	Up to \$1,000 per month for up to 18 months	Up to \$1,000 per month for up to 18 months	Up to \$1,000 per month for up to 18 months
Survivor Benefit	Built in	Built in	Built in
Good Health Benefit	Built in	Built in	Built in

Optional Riders Selected			
Residual / Partial (% of benefit if partially disabled)	Enhanced Residual for Full Benefit Period	Basic Residual for Full Benefit Period	Partial - 12 Months
Recovery Benefit (% of benefit based on income loss)	Included	Not Included	Not Included
Cost of Living Adjustment Rider (COLA)	CPI to 6%, Compounding	3%, Simple	None
Automatic Increase Rider (AIR)	Included	Included	Included
Future Increase Option Rider (FIO)	\$5,050	\$1,800	\$0
Catastrophic Disability Rider (CAT)	\$2,570 To Age 67	\$0	\$2,000 To Age 65

Total Premium			
Monthly Premium	\$369.93	\$138.94	\$96.63
Premium as a % of Income (\$80,000)	5.5%	2.1%	1.4%

The Disability Income Insurance proposals illustrated here are issued by Ameritas Life Insurance Corp., a representative of the Ameritas Mutual Holding Company. This is not an insurance contract. Please refer to your contract for all provisions and benefits.