

# Taking the Lead

## DI Pacesetter program

Our relationship with you is one of our greatest assets. As such, we are committed to recognizing your work, rewarding your results and supporting you in your long-term success. To show our commitment, we offer an incentive program that's designed to reward you for your disability income business.

The DI Pacesetter program recognizes both the quantity of DI business written in the past year and over time and the quality of DI business—the block of business is measured by persistency and loss ratio. DI Pacesetters have written a large volume of high quality business that has stayed on the books.

The following information is what you need to know about this popular program.

### **Pace-set-ter (pas-set r)**

noun – A person or organization viewed as taking the lead or setting standards of achievement for others to follow.

## DI Pacesetter qualifications

Each year, the new DI Pacesetter class is determined by evaluating producers on the criteria below, based on their DI premium in-force and their production for the prior year.

- \$25,000 first-year DI written premium for January 1 through December 31 of the prior year.
- In-force DI premium of at least \$100,000 as of December 31 of the prior year.
- Meet a 90% persistency target in a given year.
- Acceptable block morbidity ratio.
- Prior Pacesetter qualification will also be considered.

Producers must meet all of these criteria each year. Once met, producers may begin to utilize the benefits that help make their DI insurance tasks a little easier.

## Program benefits

All producers who meet the qualifications above, as of December 31 of a given year, will be part of the next year's DI Pacesetter class and will receive privileges from April 1 of that year through March 31 of the following year. For example, membership for the 2022 class is based on in-force premium and production through December 31, 2021, and privileges run from April 1, 2022 through March 31, 2023.



## Underwriting services

**The DI Pacesetter program was developed to make it easier for our top DI producers to do business with us. In recognition of their field underwriting expertise, we've made the following privileges\* available:**

- Full financial documentation is not routinely required for W-2 employees applying for up to \$10,000 monthly benefit. A W-2 or pay stub typically will suffice as income documentation up to that amount.
- Favorable consideration is given when evaluating Guaranteed Standard Issue (GSI) Plans and other new business and underwriting requests.
- In cases where necessary based on our regular published age and amount requirement charts, an attending physician statement that includes a routine physical exam (with lab testing) completed within 12 months preceding the application date, may be used in lieu of a paramedical exam and labs (if using the traditional application process) or mini-exam (if using the EZ App process for applicants 51 and above) for monthly benefit amounts up to \$7,500 (base +SISR + BLRR). This option is available upon the Pacesetter's request. If requested, a current and complete part II nonmedical must be included in the application (when using the traditional application process).
  - Note, special instructions are required when ordering from our vendor.
- Financial documentation is not a routine requirement for Business Overhead Expense (BOE) insurance up to \$15,000 monthly benefit. However, the expense section of the application must be completed.
- Limits for certain professionals just entering practice are increased to \$5,000 monthly benefit. This applies to architects, attorneys, CPAs, engineers, optometrists, pharmacists and veterinarians.

## Other benefits

- Applications and service requests will be given priority handling.
- Access to a personal DI executive contact.
- Special invitation to Pacesetter Recognition Reception at the annual DI Forum.
- Recognition will be given in company publications and conferences.
- Advance copies of marketing materials will be sent to DI Pacesetters.
- Advance invitations and priority will be given for all DI insurance training opportunities (forums, schools, DI Connect with Us sessions, etc.).

## Winner's Circle Qualifiers

**The Winner's Circle Qualifier designation will be given to the top three producers who qualify for DI Pacesetter status based on first-year premium. These individuals will receive all of the items discussed above and will also be the guests of the Ameritas disability income department at our annual DI Forum.\*\***

The DI Pacesetter program and Winner's Circle Qualifier category are further examples of our commitment to the DI marketplace and provide another way for us to recognize and reward our top producers for their efforts. For more information on the DI Pacesetter program, contact your agency or brokerage manager.

\* For cases written jointly with a non-DI Pacesetter agent, the DI Pacesetter must receive at least 50% of the commission to receive DI Pacesetter privileges.

\*\* The Winner's Circle Qualifiers will be honored at the DI Forum.

In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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