

Living Benefits

Sales primer

With life insurance and a living benefits rider, you can offer your clients death benefit protection and an acceleration of the death benefit if the insured faces a serious medical situation, such as a critical, chronic or terminal illness.

Help your clients answer the tough questions

Life insurance helps protect what matters most. The death benefit helps your clients know their loved ones will be taken care of even if they aren't around anymore.

We know it can be difficult to start a discussion about death. It's something no one likes to think about. An easier approach may be to ask them if they know how life insurance may help while they're living.

Ask your client, "What if you don't lose your life, but suffer from a serious medical condition?"

Questions to facilitate the conversation

- If you were to be diagnosed with a serious medical condition today, who would you turn to first?
- Are they prepared to take this on?
- Who will write the check?
- How can you avoid becoming a burden?
- Will the legacy you leave your loved ones be what you intended?

These are tough questions to ask. Life insurance can help provide the answers by providing a death benefit or an accelerated death benefit at the precise moment they're needed.

Ease the strain

The point to make to your client is that a living benefits rider may help ease this financial strain. And it poses no restrictions on how they spend the money they receive as a living benefit from their policy. They are in control and can use this living benefit any way they choose. They can use it to help pay for home health care or prescription expenses. Maybe they'll need an accessible vehicle or special medical equipment. Or maybe they'll choose to provide for their family members who are missing work and giving up their time to help care for them.





The Ameritas living benefits riders may not be available in all states and may vary in some states. Life insurance policies on which this rider is available are issued by Ameritas Life Insurance Corp. and, in New York, by Ameritas Life Insurance Corp. of New York.

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