

D Dialogue

“What you do today can improve your tomorrows”
- Ralph Marston



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Let's talk about...

DI Forum Recap

Amy Leach, director, DI sales operations



Ameritas
Forum

2024 | Fort Lauderdale, FL

The 18th DI Forum was hosted at The Westin Fort Lauderdale Beach Resort. This meeting is a unique opportunity for individuals with a passion for income protection — both experienced and those who want to learn — to come together for training, sharing sales ideas and networking.

Scott Delisi, vice president of DI distribution, kicked off the meeting sharing 2023 results and success factors in achieving breakthrough growth. Scott highlighted areas of focus for 2024 which included diversification in business, GSI/GME best practices, technology adoption and our competitive edge.

Those in attendance had an opportunity to hear from executive and senior leaders, including Ameritas CEO Bob Jurgensmeier and Executive Vice President of the Individual Division Ryan Beasley. Bob and Ryan shared how the disability business fits into the Ameritas long-term growth strategy for sales, earnings and profits. They also shared their insights on various industry and market dynamics. Senior Vice President of Individual Operations Dave Voelker provided attendees with a service and technology roadmap which outlined the status of key initiatives impacting agent contracting, compensation, new business, the Ameritas mobile app, Producer Workbench, contact center, claims, service centers and Ameritas Accounts. Field associates in attendance appreciated the opportunity to ask questions of our senior leaders throughout the DI Forum meetings and events. This level of communication epitomizes the Ameritas culture.

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Presentations at this year's DI Forum focused on accelerating sales in the business owner and executive markets. Vice President of DI Underwriting Paul Zimmerman provided a deep dive on the many facets in the financial underwriting of business owners. Director of DI Claims Services Jon Erdman spoke to our claims management philosophy and the impact claims play in fulfilling life. Presentations from our reinsurance partners offered an industry overview, trends and lessons learned. Director of DI Actuarial Dave Steinbrunner provided an update on current product development and illustration efforts. Regional Vice President Scott McCarthy gave a compelling presentation on rethinking how to position disability insurance by demonstrating the role it plays in asset protection. Scott also previewed an exciting new training program called DI Stepping Stones. Please be on the lookout for more information on Stepping Stones in the coming weeks.

A number of experienced, top producing DI agency managers and brokers provided their perspective on topics including building a diversified book of business, unique product features in our product portfolio, business owner upgrade opportunities, opportunities to leverage a guaranteed renewable contract, the strength of the DInamic Cornerstone® riders and discounts available, and how multi-life and GSI can deliver executive benefit solutions.

DI Internal Wholesaler Marcia Little walked through the many tools and materials available on Producer Workbench and DI Regional Sales Manager Todd Goens offered an overview of our competitive playbooks.

Our closing speaker, Rebecca Little, shared her personal claim experience – “DI Made the Difference.” Rebecca captivated us with the journey she walked through after her husband experienced a disabling event which resulted in closing their thriving business. She shared how they rebuilt their life and livelihood thanks to the benefits provided in their disability policies. Rebecca is now an insurance advisor helping others understand the importance of income protection.

The DI Forum is an event unlike any other in the industry. The opportunity to network with seasoned DI producers and learn new sales ideas keep individuals coming back year after year. **We strongly encourage you to attend next year's DI Forum. Please contact your regional vice president for more information.**



60 second sales idea



Tie Breakers with DInamic Cornerstone Built-in Features

Tanner Waid, lead DI claims examiner

Are you talking to your clients about the unique built-in features provided by DInamic Cornerstone? Various disability income insurance policies come with built-in features and many of these features are common among carriers within the industry. However, our DInamic products (Cornerstone and Foundation) offer your clients three unique built-in features — Benefit Advancement/Non-Disabling Injury Benefit, Good Health Benefit and the Cobra Premium Benefit — which can provide advantages in competitive scenarios. The Benefit Advancement and Cobra Premium are highlighted below with claims data collected through 2023 to show how they can help your clients.

Benefit Advancement (Cornerstone specific): If an insured suffers an injury that does not disable but requires medical treatment, or damage to natural teeth that requires treatment from a dentist, the benefit advances the client \$500 to help offset the cost of such treatment regardless of the costs covered by medical or dental insurance. This is a per occurrence benefit.*

Non-Disabling Injury Benefit (Foundation Specific): Similar to the above provision, but this provision has a reimbursement benefit, not to exceed 50% of the base benefit or \$3,000. With this provision, we reimburse actual expenses paid. To put this benefit into perspective, in 2023 Ameritas paid a total of \$346,000 in Non-Disabling Injury Benefits to our policyholders.

COBRA Premium Benefits: If clients lose their employment due to a disability, this feature can help with the cost of continuing their health insurance under their employer's COBRA program. It reimburses the cost of premiums for an individual or a family coverage up to \$1,000 per month for a maximum of 18 months. This feature provides a potential value of \$18,000 to help continue medical insurance coverage during a period of disability. For perspective, in 2023 Ameritas paid \$184,000 in COBRA benefit payments to our policyholders under this provision.

For any additional questions about our built-in features, please contact your regional vice president or internal DI wholesaler. You can also share [this flyer](#) with your clients to highlight these built-in features.

**In Florida this benefit amount will not exceed the lesser of 50% of the Base Monthly Benefit or \$3,000. This is a state variation on Cornerstone for Florida and not reflected in the claim figures provided.*

Built-in Features That Benefit You
DInamic Cornerstone Intense Protection™

Disability income insurance helps protect your financial foundation. It will be there when you need it most—going to work for you when you can't.

Benefit Advancement
If you suffer an injury that does not disable but requires medical treatment, or damage to natural teeth that requires treatment from a dentist, the benefit advances the client \$500 to help offset the cost of such treatment regardless of the costs covered by medical or dental insurance. This is a per occurrence benefit.

Good Health Benefit
Requires the insured to be able to do his or her normal job for 90 days, which will allow the insured to receive the benefit for up to 18 months, plus a 30-day grace period before the benefit is terminated.

COBRA Premium Benefit
If you lose your employment due to a disability, the feature will reimburse the cost of COBRA coverage, individual or family, up to \$1,000 per month for a maximum of 18 months, so you can continue your medical insurance.

Presumptive Total Disability
If you are presumed totally disabled, you will be able to receive the benefit for up to 18 months, plus a 30-day grace period before the benefit is terminated.

Surgical Transplant
If you receive a kidney, heart, or liver transplant, you will be able to receive the benefit for up to 18 months, plus a 30-day grace period before the benefit is terminated.

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News to use

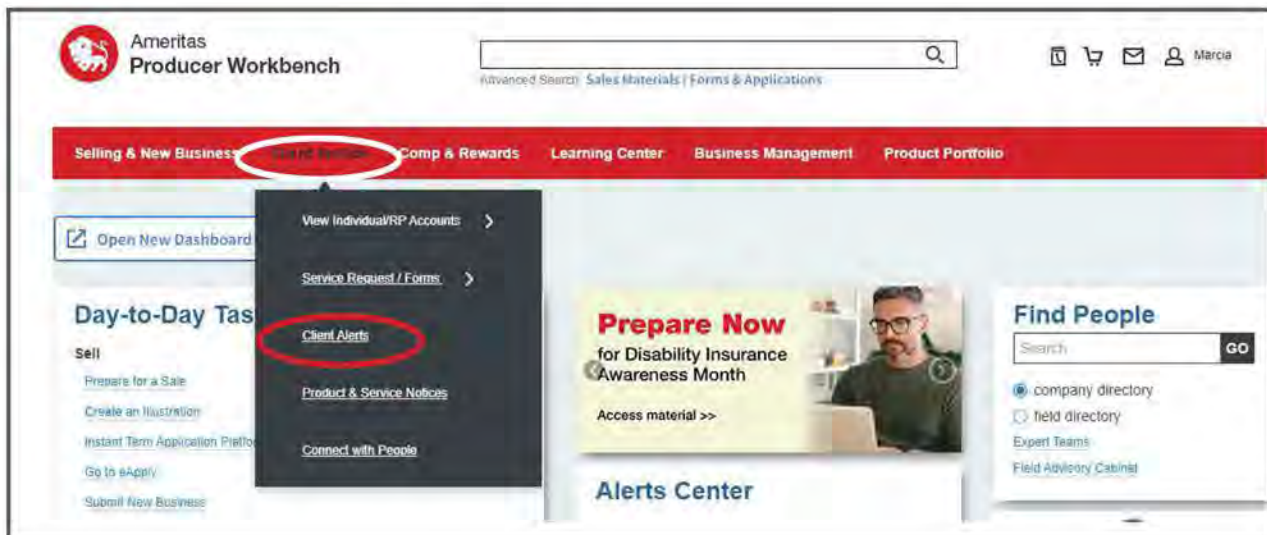


Available Client Alerts

Marcia Little, internal DI wholesaler

Did you know that Ameritas provides reporting for your clients on service-related items such as premium payments, address changes, pending lapses and terminations? Client Alerts are available on Producer Workbench and reports can be pulled at the agency level or for a specific agent. These reports are great tools for managing your in-force block of business and helping clients keep their valuable coverages up to date.

Once logged in to Producer Workbench, you can find service alerts by selecting Client Service (in the red bar) and [Client Alerts](#) from the drop-down menu.



Pending lapses

This report provides a list of clients whose coverage is in jeopardy of lapsing. You can filter results by a specific time interval – from current to the past 90 days. It is important to note lapse reports do not include all policies on EFT drafts or monthly list bills. Policies on these payment methods will appear on the missed payment report, noted later in this article.

Terminations

Access a list of policies that have terminated within a specified period of time. You can look back 90 days. The list includes policies that have lapsed, matured/expired, been surrendered or canceled.

Address changes

You can identify clients who have updated their addresses by searching for changes that have occurred in the last 90 days.

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Contract changes

Contract changes such as expired Future Increase Options (FIO), Automatic Increase (AIR) and Benefit Increase (BIR) riders, beneficiary changes, waiver of premium and agent/agency changes can be accessed under this report. The report includes change type, policy details and effective dates for each client.

Disbursements

Identify clients who have taken loans, surrenders or other types of disbursements from their policies under this report.

Service

You can find miscellaneous reports such as EFT returns, policy conservation, reported deaths of policyholders, etc.

Missed payments

Policies where premiums are past the due date appear on this report - available at the agent level only. One report can be accessed for each day indicated. Until premiums are paid, or policies lapse due to non-payment, you will see the same policyholders on multiple reports. Once premiums are applied, the next report will list the policy as “no longer on the report.”

All

Doing an “all” search produces a high-level summary of each of the report types listed above. Reports can be sorted by type and then lumped together. The report can also be pulled by agency level then sorted by individual agent.

In an upcoming Dialogue issue, we will review a couple of these reports in more detail. We want to help you manage your existing book of business and these reports are great tools to help with that.

If you have any questions or need assistance with these reports, reach out to your [DI wholesaler or RVP](#).





Competition corner

Student Loan Repayment Rider Standout Features

Todd Goens, regional sales manager

Did you know that you have a competitive edge with the Ameritas Student Loan Repayment rider?

Your clients have worked hard to achieve a degree in their chosen field of study. They have invested in their future by taking student loans. While there are programs that can help alleviate the financial strain that student loan debt places on some borrowers, these programs may not be available to your client. A Student Loan Repayment rider available on their income protection can help provide a specific benefit for these loan payments if they are disabled and not able to earn a paycheck. This benefit would reimburse student loan payments made during a period of disability, up to the maximum monthly benefit under the rider.

While other carriers offer a version of this rider, Ameritas has standout features that offer competitive advantages.

- The benefit amount can be as little as \$100 or up to \$2,500 (for all riders combined).
- Three active loan riders can be included on a policy at one time.
- Other carriers limit the maximum benefit based on the client's occupation class.
- We offer benefits to occupation classes 2A/2M and above.
- We offer duration periods from five years to 15 years. Other carriers just offer two duration periods.
- The client can receive a benefit for both a total disability and a residual disability (if one of the residual riders is included on the policy) which would result in a 50% reimbursement.
- The [Student Loan Repayment rider](#) can be added to the policy after issue.

Investing in Yourself
Dynamic Cornerstone Income Protection™

Income

You've invested a lot of time and hard work into your education. Invest in protection that can help pay your student loan debt, if a disability due to a sickness or injury prevents you from earning an income.

Adding the Student Loan Repayment Rider* to your disability policy provides extra coverage—the additional benefit reimburses your student loan payments.

How the rider works

- Acts as a disability rider with a max \$1,000 total benefit
- Coverage increases each year for eligible clients till continued coverage up to \$2,500 a month
- Available coverage periods of 5-15 years (total of 50-180 days or more in the base benefit period)
- Choose either a 90-day or a 180-day elimination period (EM) at issue to be greater than the base
- Rides year when the base monthly benefit is complete

Did you know

If your policy includes residual disability protection, you can collect disability benefits under that feature. The Student Loan Repayment Rider will reimburse you with your monthly loan payment (not to exceed two-thirds of the maximum monthly Student Loan Repayment benefit).

Ameritas

Ask the expert



Electronic Funds Transfer (EFT)
Available for all Premium Modes
Marcia Little, internal DI wholesaler



Q I want to reach out to my clients who elected direct billing for their annual, semi-annual or quarterly premiums and encourage them to switch to Electronic Funds Transfer (EFT). Can I run a book of business report for all my clients currently on direct billing to make this process easier?

A Yes. You can follow the steps below to run a book of business report for all your Ameritas clients. To run a book of business report, log in to [Producer Workbench](#):

- Under Service in the Day-to-Day Tasks window, click on View Individual/RP Accounts.
- Select [Book of Business \(CRS\)](#).
- Select the desired criteria – sample below.
- You can sort by Billing Type to find which clients are paying via Direct Bill, List bill or Bank Draft.
- From there you can reach out to those with the Direct Bill type to encourage the switch to EFT payments.

Query Tips

Select a Query

Book of Business

Select Book of Business for All Clients by Product Line.

Select Product Line:

Disability Income Products

Return

Client Info

Insured/Participant

Contract Info

Product Values

Inforce Only

Agent, Agency, or PAS Code

ag000 [Lookup](#)

Refine search

[View](#) [Download](#) [Clear All Values](#)

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Q For clients wanting to switch from direct billing to EFT, what form is needed? Where do I send it?

A The following table identifies which of our three EFT forms should be used depending upon the product line and whether the form is being completed at issue or post issue.

EFT Forms			
	Annuity	Disability Income	Life
New Business	UN 1917	DI 5020 EFT	UN 1917
Service	UN 2178	DI 5020 EFT	UN 2178

These forms are available on Producer Workbench under Service Request/Forms as well as the Client Service System (CSS) when selecting the Forms tab for your specific client. See the screenshot below.



Upon completion, the EFT form should be submitted to the client services team via SMS on Producer Workbench.

DI team news



Tanner Waid
Lead DI Claims Examiner

Tanner Waid has changed roles and is the new lead DI claims examiner. He will be responsible for evaluating and authorizing the disposition of complex claims. He will initiate and manage claims investigations, and coordinate field and external investigations to help with the adjudication of active claims. Congratulations to Tanner!

We are actively interviewing for the internal DI wholesaling positions for the Central and East Regions. Please reference the updated [DI Sales & Distribution Map](#) for contact information.

Make a note

Illustration Pro

Prepare your new disability quotes with [Illustration Pro](#). Note, Internet Explorer is no longer a supported browser.

DI Connect Webinars

Monday, April 8, 2024 – 12:15 p.m. ET –
[An Introduction to DI Stepping Stones – A Self-Guided Disability Training Program.](#)

Monday, April 15, 2024 – 11:00 a.m. ET –
[Creating Illustrations under the Future Increase Option \(FIO\) and Benefit Increase \(BIR\) Riders.](#)

Monday, April 22, 2024 – 11:00 a.m. ET –
[DInamic Cornerstone Individual DI Policy Provisions.](#)

Monday, April 29, 2024 – 11:00 a.m. ET -
[Benefits of Using eApply for Submitting Disability Income Applications.](#)

Monday, May 6, 2024 – 11:00 a.m. ET –
[Illustrating DInamic Cornerstone with the Illustration Pro Software Tool.](#)

Revised marketing material

[DI 1507 DInamic Fundamental Agent Guide:](#)

Agent guide highlighting the features and product details of this disability income insurance product.

[DI1484 Doctors and Surgeons Benefit Network](#)

[Discount Program:](#) Agent flyer detailing DInamic Foundation disability insurance program highlights for DSBN members. Not for use in NM.

[DI2032 Doctors and Surgeons Benefit Network](#)

[Discount Program:](#) Agent flyer detailing DInamic Cornerstone disability insurance program highlights for DSBN members. Not for use in NM.

New marketing materials

[DI2017 Cornerstone vs. Assurity Playbook:](#)

Agent brochure detailing how DInamic Cornerstone competes against Assurity's disability income policy.

Product & Service Notice

[PS4480 DInamic Fundamental No Longer](#)

[Available in New Mexico:](#) Effective immediately, DInamic Fundamental is no longer available to be sold in New Mexico due to regulatory changes.



**May is
Disability
Insurance
Awareness
Month**

Preparing for Disability Insurance Awareness Month

The industry raises awareness about the importance of disability income insurance in May and we can make it easier for you to join in this national effort. Use these materials to reach out to clients and prospects about protecting their most valuable asset -- their income.

Access Materials: [PW page](#)



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