



Policy Builder

Step-by-Step Asset Protection Plan Completion

Disclosures

This training is for informational purposes only and will cover a variety of topics examining the role insurance and other financial products may play in financial decisions. The information presented here is not intended as tax or other legal advice. For application of this information to your specific situation, you should consult an attorney.

In approved states, DInamic Cornerstone Income Protection[®] (forms 4601NC and 4602GR) and DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) are issued by Ameritas Life Insurance Corp. In New York, DInamic Cornerstone Income Protection[®] (forms 5601NC and 5602GR) and DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) are issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas[®], which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations.

For more information about Ameritas[®], visit ameritas.com.

Ameritas[®] and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life[®] is a registered service mark of affiliate Ameritas Holding Company. © 2025 Ameritas Mutual Holding Company

Foundation of Asset Protection Planning

- Based on positive, benefits-oriented conversations with clients
- Three pillars of asset protection and income continuation
- Why we care as the advisor (long-term impact to assets/retirement plans)

Typical DI Sales Continuum.

The Problem

For producer use only. Not for use with clients.

The Typical DI Sales Continuum

- Clients approach you, or
- You approach clients

When Clients Approach You

- They probably have some prior experience (motivation for the inquiry)
- Gather information
 - Client demo, policy or illustration
- Propose alternative (apples-to-apples) or options (existing)
- Work to close the sale

When you Approach Clients

- Establish the need for coverage or a solution
 - “What would you do?...” (in your first sale of the idea)
- Gather information
- Propose illustration based on the established norms
- Sell the illustration based on the need you see (second sale)

Either Way...

- Complete an application
- Underwrite
- Sell on the offer or on the policy delivery

What We Can Do Better

- No mention of the two pillars of protection
- Illustrated solution is matching something someone else created or is based on norms, not individual client needs.
- With no up-front contract, we end up reselling the solution (which may or may not fit) repeatedly.

Change the Conversation.

Foundation

For producer use only. Not for use with clients.



Change the Conversation

- We want clients to focus on what the solution does.
- This means we need to identify what clients are worried about and build a tailored solution.
- This breaks us out of the cookie-cutter, one-size-fits-all sales continuum.

Create the Structure

- Know what you need to do and then what you need to know
 - What to do:
 - Establish the up-front contract
 - Our common goal is to meet certain financial objectives. We are working together to minimize risks and maximize future returns. Our actions should work to reach that goal together.
 - Set agreement to work together to complete the asset protection and income continuation plan
 - Address the first two pillars of protection planning

Create the Structure

- Know what you need to do and then what you need to know
 - What to know:
 - How much?
 - How soon?
 - How long?
 - Big picture cost/benefit decisions

Integrated Policy Creation.

Simple Complexity

For producer use only. Not for use with clients.

Building a Policy

- How much?
 - This focuses mainly on the monthly benefit amount and the amount of income continuation clients require to meet their comfort level.
 - It should also include the Catastrophic Disability rider.
 - Benefit Increase, Future Increase Option and Automatic Increase riders are also components of how much.
 - COBRA Premium benefit
 - Student Loan Repayment rider
 - Social Insurance Substitute benefit is a risk and cost sharing aspect of how much.
 - Lump Sum Savings rider

Building a Policy

- How soon?
 - Definition of Total/Residual Disability
 - The waiting period for benefits (elimination period) will usually be a factor of the 90-day plan or emergency fund. I would also note that it should be considered to mitigate cost if the risk aversion level is low.
 - Good health benefit should be addressed here to note that the “deductible” in this case has the potential to reduce over time.

Building a Policy

- How long?
 - Benefit period can align to one of two factors
 - Retirement time horizon. Should this provide a full-length bridge to the expected end point?
 - Risk mitigation that meets the comfort level of clients. A more cost/benefit trade off is involved.

Building a Policy

- How long? (cont.)
 - Cost of Living Adjustment (COLA).
 - Why is COLA in 'how long'?
 - Young clients and a long benefit period do not equal the need for inflation protection.
 - Young clients **or** a long benefit period require the conversation about their expectation of the length of their claim and what they are willing to pay to mitigate the impacts of a long-term claim.

Building a Policy

- Big picture cost/benefit decisions.
 - Noncancelable (NC) vs. Guaranteed Renewable (GR)
 - Discounts
 - Carriers

Big Picture.

Collaborative Solutions

For producer use only. Not for use with clients.



Our Collaborative Solution

- Building a policy by solving for how much, how soon, how long, in the context of the clients' specific needs helps to avoid the following traps:
 - Having to resell the policy at each phase. Built to meet their objectives, the solution is interconnected to their total financial plan.
 - Our understanding of the clients' situations and behaviors will have crafted the solution, so we can avoid the cookie cutter competition.
 - Our frame is a strong one because we have a DI policy that fits with the clients' overall asset protection and income continuation plan with our solution being a keystone in a structured approach.

Our Collaborative Solution

- There are always challenges along the way. This is an ongoing process and should be a patient conversation that you will have with your clients.
- The objective and goals can evolve but a recognition of the big picture will help you build plans with your clients that will lead to more satisfied customers.
- Satisfied clients are more likely to retain policies, seek advice for additional solutions and refer friends and family.

Key Contacts

- Your Agency or Brokerage Manager.
- Your Ameritas[®] Sales Development team.
- The DI Sales and Distribution team.
- Your Regional Vice President.