

Marketing to 6A Occupation Classes

Asset Protection and Income Continuation for Affluent Professionals

As your clients accumulate wealth, they face many uncertainties. One of the greatest is how a sudden change in health can impact their everyday life and financial future.

The ideal **prospect** to talk to about the asset protection and income continuation available with a disability insurance policy from Ameritas is likely already a client.

Listed below are descriptions of professionals with our highest occupation class (6A) that are eligible for the most comprehensive features and often at the lowest cost:

Attorneys

All

Corporate Executives

Five years' experience with well-established, financially sound company with minimum of 10 employees; income > \$75,000; office and consulting duties only

Office Professionals

Managers, clerical, administrative assistants, legal assistants - office duties only; income \geq \$100,000 for at least two years

Certified Public Accountants (CPAs)

All

Consultants

Minimum five years' experience as consultant in same business, primarily office duties; income > \$100,000 in last three years

Certified Financial Analysts

Non-stocks and securities

Data Scientists

Income > \$75,000

Scientists

Agronomist, anthropologist, archaeologist, bacteriologist, biochemist, biologist, botanist, chemist, entomologist, geneticist, geologist, metallurgist, meteorologist, physicist, zoologist, doctorate (Ph.D.) – office, consulting, non-hazardous lab duties, no field work

Computer Industry

Systems analyst, systems engineer, programmer; income > \$75,000

Architects

Office and consulting duties only; minimum three years' experience, income \geq \$60,000

Engineers

Technical graduates (4-year degree); income > \$60,000, no more than 30% field work

Insurance Industry

Actuaries with credentials

Education/Administration

School or college principals; superintendents

Dealerships

Owners/general manager; new vehicles only; income > \$75,000

Sales

Sales managers with staff; minimum of three years in that position; income \geq \$125,000 for at least two years

Salespersons include manufacturer's representatives; inside or outside; no manual duties, not listed elsewhere; income \geq \$125,000 for at least two years



Maximum Issue & Participation Limits – subject to annual earned income.

Occupational Class	Issue Ages	Maximum Issue Limits*		Maximum Participation Limits	
		Individual Pay	Employer Pay	With Other Individual DI	With Group LTD
6A, 5A, 4A	18-60	\$30,000	\$30,000	\$35,000	\$35,000

*Ages 61+ - \$10,000 Maximum Issue Limit

Sample Issue Limits – Individual paid, tax-free benefit, no other DI coverage in force

\$150,000 income: \$7,500 base monthly benefit

\$125,000 income: \$6,400 base monthly benefit

\$100,000 income: \$5,300 base monthly benefit

\$75,000 income: \$4,100 base monthly benefit

\$60,000 income: \$3,400 base monthly benefit

Ameritas DI Provides:

- Highest level of policy design flexibility
- Lowest rate structure
- Highest quality provisions due to lower risk profile
- Choice between Noncancelable (NC) or Guaranteed Renewable (GR) policy design
- Choice of three definitions of disability including Own Occupation
- Unlimited MNDA coverage (or a discount with a 2-year limitation)
- Longest benefit periods
- Three Residual Disability riders
- Two Cost of Living Adjustment (COLA) riders
- Future Increase Option (FIO) rider – pool of money to increase benefits annually up to age 55
- Benefit Increase Rider (BIR) – no cost rider, increase benefits every three years, up to \$30,000 max issue limit
- Automatic Increase Rider (AIR) - 4% simple interest increase for five years; available in combination with BIR, but not FIO
- Catastrophic Disability Benefit (CAT), Lump Sum Savings, Student Loan Repayment or Social Insurance Substitute riders also available

The ideal clients tend to be highly compensated individuals in their 40's with assets to protect and a decent number of years left to work before contemplating retirement. Help them protect their assets and their family's financial future with Ameritas individual disability insurance.

For more information or assistance in developing asset protection and income continuation plans for your clients, contact your [internal DI wholesaler](#).



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