

Marketing to 5A 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 affluent professionals with our second highest occupation class (5A) that are eligible for the most comprehensive features and often at the lowest cost:

Corporate Executives

Five years' experience with well-established financially sound company; income < \$75,000 in past three years; office duties only; minimal foreign travel; salaried – not self-employed or commissioned; no direct supervision of persons with manual duties

Accountants and Bookkeepers

Five years' experience; income > \$60,000

Consultants

Minimum three years' experience, primarily office duties; income > \$60,000 in last three years

Data Scientists

Income <= \$75,000

Office Workers

Office managers, clerical, administrative assistants, legal assistants – office duties only; income >= \$60,000 for at least two years

Stocks and Securities

Fund managers, portfolio managers, financial analysts, investment bankers (hedge funds, mutual funds, others); income >= \$150,000 for at least two years

Brokers/Traders

Bond, stock, commodity; income >= \$150,000 for at least two years

Venture Capitalists, Private Equity Managers

Income >= \$150,000 for at least two years

Sales

Sales managers with staff, minimum three years in that position; income >= \$75,000 for at least two years

Salespersons include manufacturer's representatives (inside or outside), no manual duties, not listed elsewhere; income >= \$75,000 for at least two year

Scientists

Master's degree; office and consulting duties only

Architects

Less than three years' experience and/or income < \$60,000

Engineers

Technical graduates (4-year degree); income <= \$60,000 or field work > 30%

Financial Professionals

Insurance agents, financial planners, financial advisors, investment advisors; minimum five years' experience; income >= \$75,000 prior two years

Insurance Industry

Actuaries, without credentials

Sports

Athletic directors – schools and colleges – Minimum five years' experience; income >= \$100,000

Computer Industry

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

Magazine and Newspapers

Editors; minimum three years' experience; income > \$100,000

Graphic Designers

Minimum three years' experience; income > \$75,000

Advertising

Account executives, art directors, managers – full-time, salaried

Teachers, School or College

Full-time employment; college professors

Paralegals

All



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

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

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

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

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

Ameritas DI Provides:

- Highest level of policy design flexibility
- Second lowest rate structure
- Highest quality provisions due to lower risk profile
- Choice between Noncancelable (NC) and 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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